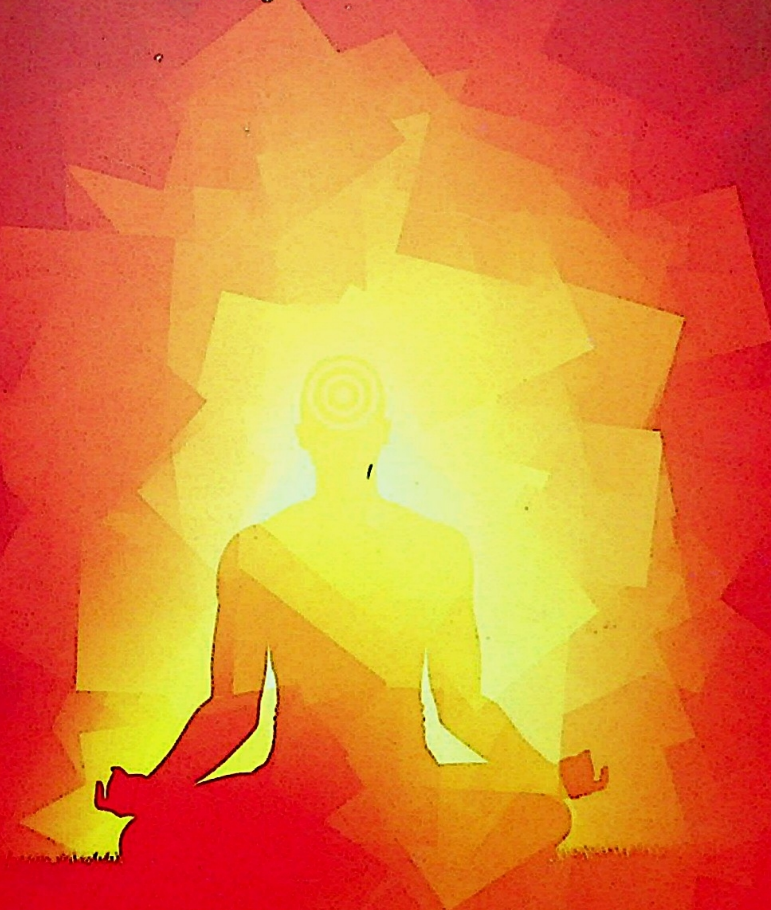
ESSENCE OF SAMAYASAR

A Text on Pure Soul
by
Acharya Kundakunda



Dr. JAYANTI LAL JAIN

DEPARTMENT OF JAINOLOGY
UNIVERSITY OF MADRAS

PRAKRIT BHARATI ACADEMY

ESSENCE OF SAMAYASAR

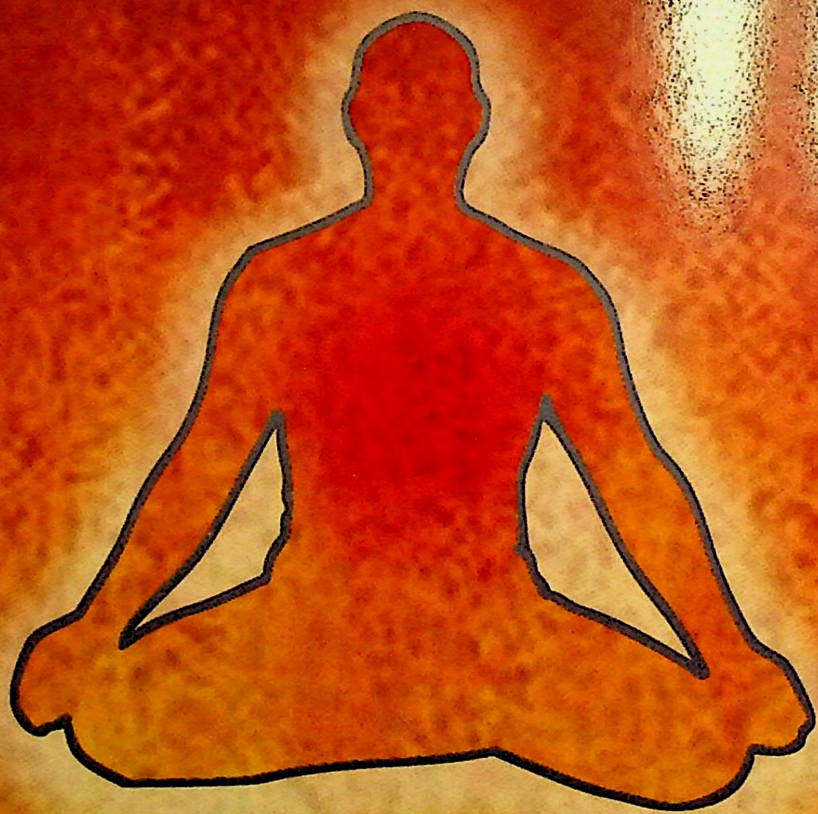
A Text on Pure Soul
by
Acharya Kundakunda



Dr. JAYANTI LAL JAIN

DEPARTMENT OF JAINOLOGY
UNIVERSITY OF MADRAS

PRAKRIT BHARATI ACADEMY



Transcendental State

ESSENCE OF SAMAYASAR

A Text on Pure Soul
by
Acharya Kundakunda

Dr. Jayanti Lal Jain

Editor
Dr. Priyadarshana Jain

DEPARTMENT OF JAINOLOGY
UNIVERSITY OF MADRAS

PRAKRIT BHARATI ACADEMY

❖ **ESSENCE OF PURE SOUL**

❖ Author: **Dr. Jayanti Lal Jain**

❖ Editor: **Dr. Priyadarshana Jain**

❖ Published by:
Department of Jainology,
University of Madras,
Chennai- 600 005.

Prakrit Bharati Academy,
Main Malviya Nagar,
Jaipur- 302-017.

❖ Bhagawan Mahaveer 2600th Janma Kalyanak
Mahotsav Endowment Publication, Series-6

❖ First Edition: July 2018

❖ Copies: **500**

❖ ISBN No: 978-93-81571-93-4
Prakrit Bharati Pushp No 385

❖ Printed at:
Velmurugan Art Printers
Mannady, Chennai 600-001

❖ Book Size: 1/8 Demy. Pages 160

❖ Price: ₹ 200/-

❖ Copies available at:

Department of Jainology,
University of Madras,
Chennai- 600 005
98403 68851
Email:jainunom@gmail.com

Prakrit Bharati Academy,
13-A,Main Malviya Nagar,
Jaipur- 302-017
0141 – 2524827/2520230
prabharati@gmail.com

CONTENTS

ANNEXURES

PUBLISHER'S NOTE

If there is one text that contains the essence of philosophy in general and the Jain philosophy in particular it is the great text of Samayasar of Acharya Kundakunda written almost 2,000 years ago. It summarises the concepts related to the path of self-purification and liberation which are everlasting; and time and again revealed by the Tirthankaras in different time cycles. The text and the concepts embedded therein are unique and not to be found elsewhere. The text has changed the life of so many people and given true direction to the *jivas* caught in the quagmire of transmigration. Written in 415 verses in Prakrit language the text is the greatest source of enlightenment. It is a seeker's delight guiding him in the ups and downs of life/lives. As spirituality is the crux of Jain philosophy, the text of Samayasar upholds the true spiritual (*adhyatmik*) tradition and teachings of the omniscient Jinas/Tirthankaras/Arihantas.

The Department of Jainology, University of Madras offers M.A, M.Phil and Ph.D in Jaina studies and the text of Samayasar is devotedly taught in the Department. It has changed the lives of students and enabled them to understand the essence of Jain philosophy as it is. There was a dearth of such a valuable translation and so Dr.Jayanti Lal Jain has done the much needful and filled this vacuum by providing a meaningful translation of the text. The Department is indebted to Dr.Jain and privileged to publish this valuable treatise. Dr. Jain has been discoursing on Samayasar for more than three decades and his Ph.D thesis 'Pure Soul and its Infinite Treasure' was published by the Department of Jainology in 2010.

Now, this valuable translation and text will serve as a reference book on Spirituality, Jain philosophy and Prakrit language. The original verses and the translation in this book will enable the reader to have access to the tradition of Samayasar and simultaneously inspire one to delve deep into the realms of spiritual experience. The text contains 415 verses of Samayasar in devanagari script and a simple, insightful, thought provoking English translation, supported with 20 annexures along with a brief history of the life, time and works of Acharya Kundakunda and a brief summary of the text of Samayasar.

This is the 13th publication of the Department of Jainology and 6th publication under the Bhagawan Mahavir Endowment Fund. This time Prakrit Bharati Academy, Jaipur has come forward to jointly publish the text and we are thankful to Sri D.R.Mehta for strengthening the Department in its endeavour to promote Jain Studies globally. We are grateful to the University authorities for providing us all the support to bring out this valuable publication. We are thankful to Velmurugan Art Printers for typesetting and printing of the text. We owe our sincere gratitude to Kavita Shah for some of the paintings used as images in this text. We also acknowledge the efforts put by Sri Navratan and Mr.Rajiv of Jain Printers to bring out this volume.

We hope the book will serve as a guide book not only for students but for all seekers of wisdom.

D.R. Mehta
Founder & Chief Patron
13-A,Main Malviya Nagar,
Jaipur- 302-017

Dr. Priyadarshana Jain
Asst Prof and Head i/c,
Department of Jainology,
University of Madras,
Chennai-600 005

PREFACE

Samayasar is a marvellous text in the spiritual world. It is necessary that those interested in study of this text are provided simpler version as a primer so that those who do not know Prakrit, Sanskrit and Hindi can also enjoy its study and the logic associated with the various concepts embedded therein. There are a number of commentaries available on the subject but these involve rigorous analysis. While teaching Samayasar to the University students through English medium, it was felt that a simpler version is needed so that students can understand easily and also it can be covered in one semester. There are those who are not students but would like to be familiar with the text as a matter of general interest. In some academic institutions, it is a part of the syllabus but need for a simpler text that conveys its essence to students was also felt. With the above objective in view, this text has been developed. It was felt that some existing translations although available, do not serve the purpose of short term course work or reading and grasping the subject at a glance.

The meaning and idea behind the verses has been written in a manner that facilitates a better understanding. Where felt necessary, an additional explanation is given. The verses have not been strictly translated but the essence has been communicated in a simple way. It is well known that Samayasar is written in a manner of play/drama where different characters with the names of Tattvas enter and exit the stage after their role. Attempt has been made to write the essence in the manner of a dialogue, so that the story of the soul continues till the end. Further, some major terminology used has been retained with their original names so that understanding is not vitiated. Usage of English words is yet to standardise in Jain Philosophy and hence this way both the original words and their English equivalents have been given. Select questions have been given for each chapter so that students can recapitulate what they have learnt from the text. It is expected that the reader has some basic familiarity with terms and concepts in Jain philosophy. Although the terms become clear as discussion develops,

but prior knowledge of the basics is essential. Annexure provides short notes or tables on certain concepts for better understanding of the same. Prakrit verses have been provided so that the reader will have the feel of original version and style. Reciting these verses by themselves yields immense pleasure in view of its rhythm and feeling as if one is listening to the great Acharya Kundakunda.

This book contains a brief introduction to Acharya Kundakunda, a small article of the author that was published in the Mahavir Jayanti Souvenir, 2012 by International Jain Sangh (IJS), NJ, U.S.A. The essence of Samayasar is presented in the beginning for the reader to imbibe the subject matter of each chapter at a glance. Acharya Amritchandra, in his commentary on Samayasar, contributed in the annexure on the properties of pure soul and the same has been summarised and given in the annexure to this book which was also published by IJS earlier. It is advised that teachers/ students refer to the author's work on Pure Soul and Its Infinite Treasure also. However, certain basic concepts such as six substances, multifaceted reality (anekanta), analysis of nine principles (*tattvas*) and others are included in Annexure. The same work can also be referred for details on 47 properties of the pure soul.

I am thankful to Dr. Priyadarshana Jain, Head i/c, Department of Jainology, University of Madras, Chennai for evincing keen interest in publication of this book so that it can be useful for students, seekers and general readers.

Chennai
June, 2018

Dr. Jayanti Lal Jain

Acharya Kundakunda

From A Cow Herder to the Greatest Acharya

The Cow Herder

Long ago, there lived a cow herder who used to take the cows of his master to the jungle for grazing. One day, he was surprised to see some barefooted well-to-do people in the jungle. He followed them and found that they all had come to have *darshan* of a Jain Muni (ascetic). At the request of the people so gathered, the ascetic discoursed on deep spirituality and philosophy. The herder tried hard to understand the theme of the discourse. The essence of the talk was simple - All creatures are alike and divine by nature; anyone can become God if knows one's own pure self (soul).

The herder thought again and again till evening. "I am a poor boy. Is it possible that I am God? All others are calling me a fool, but this saint has called me God". In the evening, he headed home to his village. On the way, it began to rain and he was completely drenched. He did not eat his dinner and thought about the monk's discourse over and over again. When the boy did not get up in the morning, his mother woke him up and observed that he had fever. The mother called the doctor and with the help of the medicines, he became alright after two weeks.

As soon as the boy recovered, he went to the jungle and found that the jungle was burnt. He was worried about the cows and started searching all around. He saw that a tree was not burnt. A natural question arose in his mind. "Who set the jungle on fire and who saved this tree?" Then he recollected the monk's discourse, "changes take place of their own in this world, there is no controller and all substances are independent". When he went near the tree he saw a hollow opening and there was a leaf in it. Something was written on it but he could not read as he was an illiterate. He remembered from the discourse that the soul is immortal and fire cannot burn it. He decided to give that leaf to the ascetic and started searching for him. He requested the monk to accept the leaf and oblige. The monk blessed the boy and said that he had done two great things for the world. First, the leaf could have been

lost or destroyed but by saving that, he had preserved a *shastra* (holy book). Secondly, he had handed over to a deserving person and thus propagated the preaching of the *Arihant*.

That incident changed the life of the cow herder and he became more kind to the cows. One day, he saw a cow in trouble while crossing the river. He ran to save the cow but stumbled against a projection. He had severe injury and realized that death is certain. He resorted to *samadhi maran* (meditation and fast unto death) and died remembering the preaching of the pious ascetic about the divine nature of all creatures and how one can become God.

Padmaprabha

After his death, the herder was born as a boy in a rich family in Kaundkundpur, a town in South India almost 2,000 years ago. His father's name was Gunakirti and mother was Shantaladevi. He was named as Padmaprabha. As he grew, he was displaying extraordinary characteristics. When crying, the child would become quiet if the mother sang a bhajan lullaby - "He is pure (shudda), enlightened (buddha), without attachments (vitaragi) etc". Padma used to have short sleep cycles. One day at the age of two, the mother was worried and called the doctor. The doctor advised that the child is perfectly healthy and the short sleep was due to his sharp mind and great receptive power. When Padma was four years old, his mother started imparting education. One day the child told that he would not get education from the mother as she was not teaching new things. Then the mother decided to learn when the child slept and taught him during the day. Further, the parents decided to have a learned teacher for Padma. Once, two great Acharyas, Anantakirti and Jinachandra were seen in the jungle near the city. Padma also went to have *darshan* of them. In the jungle, the saints were meditating and delivered their sermon at the conclusion of their meditation. Padma was very much impressed by the preaching. Acharya Jinachandra praised the sublime thoughts of Padma during his discussions with the latter. When Padma was about to enter his 11th year, the family organized grand birth day celebrations for three days including many religious activities for which many people were

invited. However, the boy became very serious in his pursuit of the path to *moksha* and expressed to his parents the desire to give up family life and become a renunciate. His mother wanted him to be the Mayor of the town and was not happy with his decision. Padma's determination was firm and the mother could not stop him. The mother did not want to become an obstacle in the noble path for her son and ultimately yielded and allowed him to become an ascetic.

Kundakunda

At the age of 11, Padma renounced the world and became a Jain ascetic and was then addressed as Padmanandi. His penance impressed all and his fame spread far and wide. He became known as Kundakunda because of his birth place being Kaundkundpur. Interesting to note here is that though the names changed from Padma to Kunda, both words have the same meaning – lotus flower. It is said that he was like "kundan" which means very fine, pure gold. Indeed, he was a purified and glittering spiritual personality. Kundakunda was declared as Acharya by the Sangh at the age of 44. King Shivaskandha of the Pallava dynasty, a King of Kerala region was so impressed that he renounced the royal life and became a member of his Sangh. Many others followed the King. Penance made Kundakunda's body very strong and other ascetics in the group realized that he was able to walk even without touching the surface of the earth.

One day, Archarya Kundakunda had a keen desire to know some subtle facts embedded in the scriptures. Only Tirthankar Simandhar of Mahavideh region could reveal them. Mahavideh is a place in the middle part of the Universe where Tirthankars are always there. Strangely enough, Tirthankar Simandhar although millions of miles away, blessed, and said "May dharma prosper!" The Chakravarty King of Mahavideh who was present there wondered what it meant. The King realized that it was a blessing for Acharya Kundakunda. Two heavenly beings present there heard this and wanted to have glimpse of such a great saint. On arrival on earth to Ponnur Malai in Tamilnadu (125 kms away from Chennai) where the Acharya was observing the austerities for four months of the rainy season, the two gave their introduction

and requested him to accompany to Mahavideh. Kundakunda Acharya accompanied them and had *darshan* of Tirthankar Dev and also of *Samavasaran*, the divine assembly of noble souls of the Universe. The King and others there had a gigantic body of more than 2000 feet, while he was only about 6 feet. The King lifted the Acharya on a palm of his hand with joy. Acharya looked like a piece of cardamom in a hand and hence was called as Elacharya. He stayed there for 8 days and gained subtle knowledge of the pure soul and the path to moksha. While returning, on the way, his peacock pichhika fell down which he had used for a short time, The pichhika was of griddha, a vulture, and so he was named as Griddhapichha Acharya. Thousands of people had gathered to witness a rare event of the return of the Acharya from the visit. As it was not known when he would return, many disciples (monks and others) had fasted for eight days since no one wanted to miss that great scene of Acharya's return from the other world. His body glittered like gold when he returned. The word "Ponnur Malai" means golden hill. There was resounding joy everywhere in and around this hill and people hailed the legendary Acharya as follows:

"*Mangalam bhagwan viro, mangalam gautamo gani*
Mangalam kundakundaryo, jain dharmostu mangalam"

On return to Ponnur Malai, he composed several scriptures and laid a very strong foundation for Jain literature as taught by the Tirthankara. He was acclaimed by the people then as "*kalikal sarvajna*"- the omniscient of that era and was awarded the third place after Bhagwan Mahavir and Gautam Ganadhar. He attained Samadhi at the age of 96 at Kundradri in Karnataka.

Historical Importance and Works

Jainism is not founded by anyone at any time in history. It predates known history. It is revealed by Tirthankaras/ Arihants from time to time and communicated to generations and generations by Acharyas, saints and other scholars. The present available Jain literature stems from Bhagwan Mahavira and his disciple Gautam Ganadhar. Kundakunda Acharya remains most prominent after them. After about 600 years

of Lord Mahavira's nirvana, it was Acharya Kundakunda who re-established his teachings with its pristine grandeur, depth and spirit and is being continuously revered by all seekers of truth since 2000 years. Even inscriptions on all the idols in *digambar* tradition bear his name.

"Had Shri Padmanandinath (Shri Kundakunda Acharya) not been enlightened with the divine knowledge gained from the present Tirthankara Shri Simandhar Swamy of Videhkshetra, how could the seekers know the true path!" remarked Devasena Acharya in Darshansar. "He was the most accomplished scholar-saint among the accomplished ascetics of his time and the latter hovered around, hummed and took shelter in his learning just like bees hover round a lotus (Kunda). He was the pure soul who consecrated the teachings of Tirthankaras in this Bharat Kshetra. Who will not have reverence for such a great personality on the earth?" -An Inscription on Chandragiri Mountain, Gommetshwara, Karnataka

The scriptures composed by him are treated as authentic as preachings of Ganadharas. His five major works, Samayasar, Pravachansar, Panchastikaya, Niyamasar and Ashtapahuda are known as best ever written holy texts. These unravel the mystery of the Universe and almost guarantee realization of pure soul and *moksha* to anyone who delves into them. His other works include Parikarma, Mulachara, Rayanasar, Dasabhakti, Barasanuvekkha, and the Thirukural, although there are controversies about the authors of some of these works. He has written 84 Pahud scriptures but many of these have been lost. He spent prolonged periods of time writing scriptures due to which his neck got slightly affected. As a result, many of his followers fondly addressed him as Vakragriva. The five major works of Kundakunda are incomparable whatsoever anywhere in terms of its coverage, subject matter, depth and subtleness. A brief introduction about these is given below:

- **Panchastikaya** deals with the five substances viz. soul, matter, dharma (motion), adharma (medium of rest) and space. "Asti" implies existence and "kaya" means the space occupied by the substance. Time - the sixth substance occupies only one space

unit while the other five substances occupy more than one unit of space. This book deals with internal structure, nature and basic properties of substances in the Universe. This promotes understanding of existence of our soul in the Universe vis-à-vis other substance.

- **Pravachanasar** refers to the essence (*saar*) of the teachings (*pravachan*) of the omniscient Arihantas which is the eternal concept of right-conduct of Jain philosophy based on right-faith and right-knowledge. Right conduct is undoubtedly the Dharma which stands for supreme equanimity and this equanimity is beyond attachment or aversion and is attained by realization of the pure soul.

- **Niyamasar** describes about the rule that guarantees *moksha*. The book deals with cause and effect relation in the self; the understanding of which leads to right-faith, right-knowledge and right-conduct. It contains a detailed discussion on the eternal and continuous "*bhava*" known as "*paramparinamika bhava*". Other than this *bhava*, no other *bhavas* are conducive to the path of *moksha*. It is a unique book that lays down the inexorable rule or law for realization of *moksha*.

- **Ashtapahud** is a collection of eight chapters. The eight chapters are *darshan, sutra, charitra, bodh, bhava, moksha, linga* and *sheel*. Acharya has clarified many doubts that arose due to lack of proper understanding of Jaina principles, which were misleading the public, scholars and even saints. The purpose was to give a new life to eternal values of knowledge, religious practices, code of conduct, etc based on true interpretation of the same.

- **Samayasar** is recognised as the "God in words" (*shabdabrahma*). The word "*samay*" has many meanings. Here it refers to the pure self/soul. In essence, it is a rare and untold story of real self which has never been experienced by all of us. The experiences of passions, sensuous pleasures and bondage have been known and experienced by all. The text reveals secrets of almost all concepts of Jain philosophy in relation to the nature of pure soul. Those who do not study this

book miss the greatest and infinite treasure of Jain philosophy. In Samayasar, Acharya is at his best, his philosophy acumen at best and Jain Philosophy is presented in its most brilliant form; illuminating and fascinating the reader with indelible impression that can change the direction of the cycle of rebirths.

Thus the story of Kundakunda highlights how an ordinary person like the cow herder became a great Acharya. His sincere desire to (a) learn from the saint and (b) to preserve the leaf ultimately led him in his future birth to have (i) an opportunity to learn from the Tirthankara and (ii) to preserve the preaching of the legendary Arihantas by composing several sacred texts. It is often said that there can never be a muni like him, neither such a muni had been born in the past nor would be born in future in this present fifth era. The teachings of Lord Mahavira will last until the end of the fifth era, i.e. 21,000 years after Mahavira's *nirvana*. Acharya Kundakunda will be remembered at least for another 18,500 years along with Mahavira for the true path shown by him. Even if his teachings are inscribed on plates made of gold and letters made of diamonds, the value of his teachings can never be assessed.

Teachings are endless; time at our disposal is short; our wisdom is misdirected: hence learn only that which enables to end the cycle of births and deaths.

Kundakunda, Ashtapahuda

Samayasar at a Glance

Samayasar is an unparalleled text par excellence that reveals the logical way to realise the soul. It opens the gate to realization of the consciousness. It is called as God in words, King of scriptures, containing secrets of the world, incarnation of teachings of omniscients, ensures bodiless liberated state and so on. The book delineates the eternal nature of the soul/pure soul. It refers to the essence of soul substance. It shines as the most precious gem in the world of Jain literature ever since written by Acharya Kundakunda about 2000 years ago. It is a gift from the great and completely detached Jain Acharya for attainment of happiness and bliss. All generations of Acharyas, monks, thinkers, and writers have proudly declared themselves to be indebted to him. There are a number of commentaries on the text. One ought to read them for better understanding.

At the outset, there is chapter on Purvaranga which is like a prologue or introduction/synopsis of pure soul and rest of the chapters are named after the *tattvas* and the last one on the nature of the pure soul. The introduction begins with bowing to *Siddhas*, the liberated souls and making distinction between *sva-samay* and *para-samay*. The story of pure soul is generally untold as against the story of material enjoyment which is known and experienced by everyone. The pure soul is described in terms of qualities of knower, unbound, untouched, secure, etc. Without its knowledge, a person remains ignorant and cannot realize the three jewels of right-faith, right-knowledge and right-conduct which are based on proper understanding of the nature of pure soul.

The chapter on living and non-living (*Jiva-Ajiva*) helps us to distinguish between these two categories. A soul is identified with consciousness while non-living has properties such as touch, taste, smell, vision, sound, feelings of attachment and aversion, karmic influx, bondage and so on. Besides these, karma and its types, qualitative stages of spiritual development, bondage duration, restraints, meditation postures and host of such things are to be classified as non-soul elements. In essence other than pure consciousness of soul, rest of things are treated as non-soul. Psychic activities or thought processes other than that related to eternal pure consciousness are also treated as non-soul.

The ignorant souls are always obsessed with the psychic burden of doer and deed (*karta-karma*) relationship. The second chapter on doer-deed relationship is unique one, not found in any other literature. It removes the misconception that an individual is a doer or responsible of everything that takes place. By providing the standpoints, it makes clear that there are real factors and associated/instrumental factors in the events that take place. With the examples of making of a pot or cloth and meaning of the statement – the king is engaged in war- it is clarified that a soul is only the knower and not doer. The statements are made from different viewpoints. Samayasar transcends all viewpoints.

Another obsession of an individual being is in terms of classifying karmas into auspicious and inauspicious (*punya-papa*). It is argued that both condition the soul in the cycle of births and deaths and hence categorising into good and karma is erroneous. The example of iron and golden handcuffs is given. Both are handcuffs and create bondage. Although there are differences in its fruition and impact, both essentially cause bondage and subject the *jiva* to the quagmire of rebirth and suffering.

One more delusion is about what causes influx of karma. The nature of inflow of karma is discussed in the chapter on *Asrava.* The psychic thoughts (*bhava)* are the instrumental cause of knowledge-obscuring and other karmas. There is absence of inflow of karma for the right believer as he has realised the eternal nature of the soul. The attitude of such a believer is explained through examples of fallen ripe fruit, child-wife and grown-up wife, etc.

Upayoga is a characteristic of the soul. When it is directed towards wrong-belief, it attracts influx of karmas. But when directed to realise the eternal nature of the soul with right knowledge and conduct, there is stoppage of influx (*samvar*). The chapter on *Samvar* emphasises that the latter takes place only if wrong-perception of knowledge and conduct is destroyed. It is the birth of purity in this state and the path of liberation begins with this. The example of heating of gold is given to illustrate the emergence of purity in one's attitude. The discriminative knowledge arises and it plays important role in stoppage of influx until there is complete absence of inflow of karmas.

The term *Nirjara* refers to annihilation/shedding of karmas leading to the path of liberation. Such shedding can take place when an individual is imbibed with the ideal of pure soul and as a consequence having right-belief, right-knowledge and right-conduct. The rise and fruition of karmas do not affect such a detached knower. It is like a doctor who takes poison but does not die as he knows how to neutralise the impact. The belief in eternal and true nature of soul enables such a person to remain indifferent to sensuous pleasures and be steady in contemplation on the pure soul. Even an iota of attachment is considered injurious to the process of complete liberation as it results in karmic bondage. It is like gold in the midst of mire remaining uncontaminated, while a piece of iron gets contaminated. The conch-fish does not change its white colour, no matter whatever it may eat but may change intrinsically. The enlightened person with the right perspective possesses sublime qualities such as doubtlessness (*nihshanka*), absence of desires (*nihkankshit*), absence of disgust (*nirvichikitsa*), non-delusion (*amuddha-drishti*), etc.

Although the description of shedding of karma is in place then what causes karmic bondage? Knowledge of the cause of bondage and annihilation and the quest for the realization of the pure soul make it possible to completely annihilate the karmas? The main cause of bondage is impure thought activity engaging in matters other than the pure consciousness. A man smeared with oil gets dust-deposit on the body while the un-smeared man does not get so. These issues are discussed in the chapter on bondage (*bandha)*. It is wrong to believe that someone can kill or save a life as these are governed by their age-related karma. All issues are to be viewed both from practical and real standpoints. Karmas determine all the events in one's life as a rule and their elimination is possible through steady meditation on the nature of pure soul and following right-conduct.

What liberates a soul from bondage? The chapter on *Moksh*a deals with this aspect at great length. Mere knowledge of bondage does not ensure freedom but one has to undertake efforts after knowing the cause for the same. One needs to discriminate between the attributes of soul and that of bondage, get away from the causes of bondage by using

the great chisel of wisdom (*pragya-chaini*). One who knows the pure soul is aware that the soul is an embodiment of infinite knowledge, infinite vision, infinite bliss and infinite power and that rest of the worldly objects do not belong to him. This transcendental view ensures destruction of the pot of poison of distortions (karmas) and realization of the crown of *moksha*.

The last chapter is on complete, pure knowledge (*sarva-vishuddha-gyan)*. The soul only knows the objects just as the eyes see the objects but do not experience or cause them. There is no relation whatsoever between the soul and non-soul objects including doer-deed relation from the real point of view. Relations can only be observed from the conventional viewpoint. There can be different standpoints to understand any phenomena such as goldsmith making ornaments, sweet milk given to snake does not make it non-poisonous and wall painting does not really change the colour of wall. Similarly, practices of confession, repentance, renunciation, meditation etc. have to be comprehended from different viewpoints but the main standpoint is that of pure soul. While observing eternal code of conduct, households or monks must not deviate from the real standpoint of pure soul. Acharya Amritchandra in his commentary on Samayasar has culled out 47 attributes of pure soul which are given in an annexure.

Thus, one observes that Samayasar is like a temple where the pure soul has been consecrated. 415 verses inspire us to realize, know and experience our own pure soul. Faith in samayasar is right-faith, its knowledge is right-knowledge and its experience is right-conduct. One has to take a transcendental view beyond all standpoints to realise the pure soul. Samayasar is a reality, concept and text par excellence.

Chennai **Dr. Jayanti Lal Jain**
June 2018



The only way out is with in Light of Knowledge

|| *Om Namah Parmatamane* ||

Shrimad Bhagavat Kunkundacharya Dev Virachitah

SHRI SAMAYASAR

PURVARANGA / INTRODUCTION

In the beginning of this great text, the author Shrimad-bhagavant Kundakunda Acharyadev salutes and resolves as follows:

वंदित्तु सव्वसिद्धे धुवमचल-मणोवमं गदिं पत्ते।

वोच्छामि समयपाहुड-मिणमो सुदकेवली-भणिदं ।।1।।

1. I (the author) bow to all the Siddhas who have achieved the state which is permanent, unchangeable and beyond comparison. Siddhas are described by these three unique characteristics. This Samaypahuda (the name of the text) has been revealed by the all-knowing Masters of Scripture (Shrutkevali).

What is samay? It is stated as under:

जीवो चरित्तदंसणणाणट्ठिदो तं हि ससमयं जाण।

पोग्गल-कम्म-पदेसट्ठिदं च तं जाण परसमयं ।।2।।

2. Those souls that are engrossed in right conduct, right faith and right conduct are known to be resting in the real self (sva-samay) and those affected by karmic material can be said to be engaged in non- self (par-samay).

Now, the limitation of the two-fold nature of samay is described:

एयत्तणिच्छयगदो समओ सव्वत्थ सुन्दरो लोए।

बंधकहा एयत्ते तेण विसंवादिणी होदि ।।3।।

3. Oneness with the self is the most beautiful ideal in the entire universe and anything contrary to this leads to karmic bondage and conflicts in life.

There is lack of accessibility of concept of oneness of soul. It is rarely discussed:

सुदपरिचिदाणुभूदा सव्वस्स वि कामभोगबंधकहा।

एयत्तस्सुवलंभो णवरि ण सुलहो विहत्तस्स ।।4।

4. The story of mundane desires, its enjoyment and consequential bondage has been heard, known and experienced by all jivas in the universe and hence easily understood, but the story of oneness of soul (ekatva) and which is entirely different from other substances (vibhakata) has not been revealed to, understood and experienced by the self. This is not easily accessible in the universe.

Now, the oneness (unique) and differentiated nature of the soul is stated:

तं एयत्तविहत्तं दाएहं अप्पणो सविहवेण।
जदि दाएज्ज पमाणं चुक्केज्ज छलं ण घेत्तव्वं ।।5।।

5. I will show you the uniqueness of the self with oneness and differentiated from others based on my rich knowledge of its experience. You accept it after validation by your own self experience. However, even if you are not enlightened, do not be ensnared, as it relates to the ultimate experience of your own pure self.

What is the pure soul and what is its nature?

ण वि होदि अप्पमत्तो ण पमत्तो जाणगो दु जो भावो।
एवं भणंति सुद्धं णादो जो सो दु सो चेव ।।6।।

6. The real self is of the nature of knower (gyayak). It is neither pramatta (up to the state of 6th stage of the ladder of spiritual development who do not absorb in the self same nature) nor apramatta (7th and above stages who absorb in the supreme nature). This nature of knower is its unique characteristic and has been declared so in the Jain scriptures. (See Annexure XX for more details on the spiritual stages)

The division of soul into three ratnas leads to impurity of the soul:

ववहारेणुवदिस्सदि णाणिस्स चरित्त दंसणं णाणं।
ण वि णाणं ण चरित्तं ण दंसणं जाणगो सुद्धो ।।7।।

7. The three attributes of the knower viz., conduct, faith and knowledge are from the empirical (vyavahara) point of view. From the real (nishchaya) point of view, the pure soul does not have distinction in terms of knowledge, conduct and faith. The knower is only a pure knower.

The need for vyavahara standpoint is described:

जह ण वि सक्कमणज्जो अणज्जभासं विणा दु गाहेदुं।
तह ववहारेण विणा परमत्थुवदेसण-मसक्कं ।।8।।

8. It is difficult to communicate to a foreigner (non-Aryan) in the language other than what he knows. Likewise, the knowledge of pure self cannot be communicated to ordinary persons except the language in which they are familiar.

The vyavahara standpoint helps in explaining the supreme reality:

जो हि सुदेणहिगच्छदि अप्पाणमिणं तु केवलं सुद्धं।
तं सुदकेवलिमिसिणो भणंति लोयप्पदीवयरा ।।9।।

9. Those who have experienced the pure soul based on the knowledge of scriptures are called shrutakevali (all knowing Masters of the Sacred Scriptures) by the highly accomplished saints (Rishis) of this world.

जो सुदणाणं सव्वं जाणदि सुदकेवलिं तमाहु जिणा।
णाणं अप्पा सव्वं जम्हा सुदकेवली तम्हा ।।10।।

10. Those who have complete knowledge of scriptures are called vyavahara shrutakewali by Jinas because knowledge of scriptures eventually leads to the knowledge of the soul, as all knowledge is soul only (other substances are inanimate).

Why the *vyavahara* standpoint is not to be relied upon?

ववहारो भूदत्थो भूदत्थो देसिदो दु सुद्धणओ।
भूदत्थमस्सिदो खलु सम्मादिट्ठी हवदि जीवो ।।11।।

11. The great saints have revealed that the empirical point of view is not to be relied on and the real point of view leads to the understanding of reality. So, one who takes shelter in the pure viewpoint will eventually attain right faith.

The *vyavahara* standpoint is sometimes useful:

सुद्धो सुद्धादेसो णादव्वो परमभावदरिसीहिं।
ववहारदेसिदा पुण जे दु अपरमे ट्ठिदा भावे ।।12।।

12. Those who have realised the reality through the real viewpoint and reached the absolute level of knowledge and conduct, know about the pure soul and the need for this perspective.

Those who have not achieved that complete level of faith, knowledge and conduct but are in its process, instruction through the empirical point of view is useful for them.

To know reality from the *shuddhanaya* (real standpoint) is right faith:

भूदत्थेणाभिगदा जीवाजीवा य पुण्णपावं च ।

आसवसंवरणिज्जर बंधो मोक्खो य सम्मत्तं ।।13।।

13. Nine tattvas (basic principles) - soul (*jiva*), non-soul (*ajiva*), good deeds (*punya*), evil deeds (*papa*), inflow of karmas (*asrava*), stoppage of karmas (*samvara*), shedding of karmas (*nirjara)*, bondage of karmas (*bandha*), and liberation (*moksha*) constitute right faith if understood from real standpoint (*shuddhanaya)*. (The real standpoint emphasises to know these nine tattvas from the pure soul aspect only and not to view them as separate ones as these nine constitute modifications and not the real self).

Shuddhanaya is explained further:

जो पस्सदि अप्पाणं अबद्धपुट्ठं अणण्णयं णियदं ।

अविसेस-मसंजुत्तं तं सुद्ध-णयं वियाणीहि ।।14।।

14. Those who perceive the soul through the following five characteristics know it from the real point of view. Knowers of reality understand the pure soul to be unbound-untouched (*abaddha-sprashta*) by karmas, not other than itself in various modifications (*ananya*), oneness/fixed in its nature (*niyata*), without special modifications due to its properties (*avishesha*) and without the accompaniment of instrumental causes (*asanyukta)*.

Now, the subject-matter of *shuddhanaya* is stated:

जो पस्सदि अप्पाणं अबद्धपुट्ठं अणण्णमविसेसं ।

अपदेससंतमज्झं पस्सदि जिणसासणं सव्वं ।।15।।

15. Those who perceive the soul through these characteristics of unbound-untouched by karmas, not other than itself in various modifications, oneness/fixed in its nature, without special modifications due to its properties and without the accompaniment of instrumental causes, understand the whole of Jain philosophy. The Jain order/philosophy is

expressed through the scriptures which is (dravya-shruta) and knowing the reality (characterised by knowledge) as it is, is bhava shruta.

Now, the importance of three *ratnas* is stated:

दंसणणाणचरित्ताणि सेविदव्वाणि साहुणा णिच्चं।
ताणि पुण जाण तिण्णि वि अप्पाणं चेव णिच्छयदो ।।16।।

16. From practical point of view, it is said that the saints always hold faith, knowledge and conduct as very dear to them. However, these three are said to be only one undivided self from the real standpoint (these three are modifications of the same soul).

The example to explain three ratnas follows:

जह णाम को वि पुरिसो रायाणं जाणिऊण सद्दहदि।
तो तं अणुचरदि पुणो अत्थत्थीओ पयत्तेण ।।17।।
एवं हि जीवराया णादव्वो तह य सद्दहेदव्वो।
अणुचरिदव्वो य पुणो सो चेव दु मोक्खकामेण ।।18।।

17-18. One who wants some monetary gain from the king has to first identify or know the king, believe in him and then render services in utmost possible manner to please him. In the same way, one who is desirous of moksha, should first know the soul-king, believe in it and then follow it/ experience it. (All objectives are thus achieved through these three ways of right knowledge, right faith and right conduct).

How long does a soul remain ignorant?

कम्मे णोकम्मम्हि य अहमिदि अहकं च कम्म णोकम्मं।
जा एसा खलु बुद्धी अप्पडिबुद्धो हवदि ताव ।।19।।

19. One remains ignorant (apratibuddha - lacking indiscriminate knowledge) so long as one identifies the self with material karma (eight-fold dravya karma), subtle or psychic activities (bhava karma) and the physical body (no-karma) or believes that these belong to the soul.

How do we recognise the ignorant?

अहमेदं एदमहं अहमेदस्स म्हि अत्थि मम एुं।
अण्णं जं पर-दव्वं सच्चित्ताचित्त-मिस्सं वा ।।20।।

आसि मम पुव्वमेदं एदस्स अहं पि आसि पुव्वं हि।
होहिदि पुणो ममेदं एदस्स अहं पि होस्सामि ।।21।।
एयं तु असब्भूदं आद-वियप्पं करेदि संमूढो।
भूदत्थं जाणंतो ण करेदि दु तं असंमूढो ।।22।।

20-22. The ignorant entertains many erroneous notions about the self. He identifies the self with other living substances (e.g. wife, son), non-living substances (such as wealth and food), and mixed ones (such as city, village, nation, etc). He thinks that " I am these", "these are like me", " I belong to these", "these are mine", 'these were mine earlier", " I belonged to these earlier" 'these will be mine in future", and "I will belong to these in future". One who imagines like these is unintelligent, deluded and ignorant. Those who know the real soul will not have such false notions and are said to be wise and knowledgeable.

Now, the Acharya addresses the ignorant:

अण्णाणमोहिदमदी मज्झमिणं भणदि पोग्गलं दव्वं।
बद्ध-मबद्धं च तहा जीवो बहु-भाव-संजुत्तो ।।23।।

23. When the knowledge of self is vitiated by ignorance and accompanied by delusion, attachment and aversion, such beings will only say the above mentioned statements (as in 20-22 verses).

सव्वण्हुणाणदिट्ठो जीवो उवओगलक्खणो णिच्चं।
कह सो पोग्गलदव्वीभूदो जं भणसि मज्झमिणं ।।24।।

24. Acharya Kundakunda says that the omniscient has seen the being as always with the characteristic of upayoga (operative consciousness comprising of knowledge and perception).

How can the self become identical to material substances, and say that they belong to him?

जदि सो पोग्गल-दव्वीभूदो जीवत्त-मागदं इरं।
तो सक्को वत्तुं जे मज्झ-मिणं पोग्गलं दव्वं ।।25।।

25. Only in the situation that the soul becomes a material object and the latter become conscious, one can say that these material objects belong to him! (But this can never be the case).

Now, the ignorant puts forward an argument:

जदि जीवो ण सरीरं तित्थयरायरियसंथुदी चेव।
सव्वा वि हवदि मिच्छा तेण दु आदा हवदि देहो ।।26।।

26. Tirthankars and Acharyas are praised by their bodily characteristics in devotional songs and hence the soul is indeed the same as body. Otherwise, all these songs (stavans, puja, etc.) will be false and imaginary.

Acharya clarifies in terms of standpoints:

ववहारणओ भासदि जीवो देहो य हवदि खलुएक्को।
ण दु णिच्छयस्स जीवो देहो य कदा वि एक्कट्ठो ।।27।।

27. According to practical or observed (vyavahara) point of view, the body and soul are described to be one but from the real point (nishchaya) of view advocates that the soul and body can never be the same i.e., these are totally different substances.

इणमण्णं जीवादो देहं पोग्गलमयं थुणित्तु मुणी।
मण्णदि हु संथुदो वंदिदो मए केवली भयवं ।।28।।

28. From vyavahara point to view, the saints adore the body which is not the same as the soul but do so by believing that the omniscient has thus been praised or worshipped. (From nischaya naya, adoration of body is not the adoration of the soul).

तं णिच्छये ण जुज्जदि ण सरीरगुणा हि होंति केवलिणो।
केवलि-गुणो थुणदि जो सो तच्चं केवलिं थुणदि ।।29।।

29. The adoration of body is not acceptable from nischaya viewpoint as the body characteristics do not resemble that of the omniscient. The adoration of the properties of kevali (omniscient) is real only when done keeping in mind the properties of the pure soul.

The example for standpoints:

णयरम्मि वण्णिदे जह ण वि रण्णो वण्णणा कदा होदि।
देहगुणे थुव्वंते ण केवलिगुणा थुदा होंति ।।30।।

30. Just as the depiction of a village or city is not the depiction

of the king as the two are different (i.e., houses are different from the king's palace). Likewise, adoration of the qualities of the omniscient is different from that of his bodily properties.

Who is a Jitendriya?

जो इन्दिये जिणित्ता णाणसहावाधियं मुणदि आदं ।
तं खलु जिदिंदियं ते भणंति जे णिच्छिदा साहू ।।31।।

31. By conquering the senses, one who experiences the soul's nature of knowledge to be different from other substances, is called as the real conqueror (Jitendriya) by the saints engrossed in the pure soul.

Who is Jitmoha?

जो मोहं तु जिणित्ता णाण-सहावाधियं मुणदि आदं ।
तं जिद-मोहं साहुं परमट्ठ-वियाणया बेंति ।।32।।

32. By conquering delusion, one who experiences the soul's nature of knowledge to be different from the nature of other substances, is called the real conqueror of delusion (Jitmoha) by those who know the reality.

Who is kshinmoha?

जिदमोहस्स दु जइया खीणो मोहो हविज्ज साहुस्स ।
तइया हु खीणमोहो भण्णदि सो णिच्छयविदूहिं ।।33।।

33. Those saints who have conquered delusion and completely destroyed the delusion producing karma from the soul are called as kshina-moha (the annihilator of delusion) by those who know reality or omniscient.

What is pratyakhyana?

सव्वे भावे जम्हा पच्चक्खाई परे त्ति णादूणं ।
तम्हा पच्चक्खाणं णाणं णियमा मुणेदव्वं ।।34।।

34. After knowing that all dispositions or bhava other than that of self are alien to the self, one renounces or gives them up. Therefore, this discrete knowledge itself is renunciation (pratyakhayana). The state of knowledge free of alien dispositions is by rule the state of prataykhana, nothing else. An example for pratyakhyana:

जह णाम कोवि पुरिसो परदव्वमिणं ति जाणिदुं चयदि।
तह सव्वे परभावे णाऊण विमुंचदे णाणी ।।35।।

35. In our mundane life, one gives up things if one realises that things brought to him do not really belong to him after ascertaining the facts. Similarly, knowledgeable people do not treat alien dispositions as their own and discard them. (If the washer-man brings the clothes which do not belong to us, we will immediately discard them as not belonging to us after ascertainment of facts).

What is discriminative knowledge?

णत्थि मम को वि मोहो बुज्झदि उवओग एव अहमेक्को।
तं मोह-णिम्ममत्तं समयस्स वियाणया बेंति ।।36।।

36. Those who believe that "delusion does not belong to me" and that "upayoga is only my inherent nature" are those who are devoid of delusion. This has been declared by those who are adept in the knowledge of principles or discriminative knowledge of self and others.

An example for discriminative knowledge in terms of substances:

णत्थि मम धम्म आदी बुज्झदि उवओग एव अहमेक्को।
तं धम्म-णिम्ममत्तं समयस्स वियाणया बेंति ।।37।।

37. Those who believe that "medium of motion and other substances do not belong to me" and that "upayoga is only my inherent nature" are those who are indifferent and devoid of attachment. This has been declared by those who are adept in the knowledge of principles or discriminative knowledge of self and others

Now, what do we mean by the experience of pure soul?

अहमेक्को खलु सुद्धो दंसणणाणमइयो सदारूवी।
ण वि अत्थि मज्झ किंचि वि अण्णं परमाणुमेत्तं पि ।।38।।

38. From the real perspective, the soul is one, definitely pure, always non-corporeal and is characterised by knowledge and vision. Not an iota of atom or matter belongs to me.

Questions for Practice
Introduction

1. Who has been paid homage in the first verse? The adjectives - eternal, unmovable and incomparable are given to whom in the first verse?
2. In what sense the word 'samay' is used in Samayasar? What is the meaning of sva-samay and par-samay?
3. What is most beautiful in the Universe? Explain.
4. What is easily heard, well known and experienced by all beings?
5. What type of knowledge of soul is emphasized in Samayasar?
6. What are pramatta or apramatta? Elaborate.
7. In what way right faith, right knowledge and right conduct are called dharma? Explain from Nishchay and vyavahara viewpoints.
8. From which point of view, the knowledge of the tattvas is called samyakdarshan?
9. Explain the terms:
   a) Abaddha-sprashta (un-bound, un-touched)
   b) Ananya (not other than itself)
   c) Niyata (steady)
   d) Avishesha (without any difference)
10. How long does a person remain ignorant? When will the ignorance go away?
11. Write notes on a) the real conqueror of senses and b) real renunciation
12. What is the subject matter of Shuddha-naya?

CHAPTER -1

JIVA-AJIVA / SOUL-NON SOUL

Those who do not know the real nature of the soul, treat soul and non-soul as one:

अप्पाण-मयाणंता मूढा दु परप्प-वादिणो केई।
जीवं अज्झवसाणं कम्मं च तहा परूवेंति ।।39।।

39. The self is identified with psychic states of desire, attachment, aversion, etc and karmas by those who are ignorant about the pure soul, they lack wisdom and believe in the self to be another substance.

अवरे अज्झवसाणेसु तिव्व-मंदाणुभागगं जीवं।
मण्णंति तहा अवरे णोकम्मं चावि जीवो त्ति ।।40।।

40. Some opine the intensity or mildness of psychic states to be the self and some others treat body related karma as the self.

कम्मस्सुदयं जीवं अवरे कम्माणुभाग-मिच्छंति।
तिव्वत्तण-मंदत्तण-गुणेहिं जो सो हवदि जीवो ।।41।।

41. Some believe that fruition of karma is an operation of the pure self and some others treat intensity or mildness of fruition of karma to be the self.

जीवो कम्मं उहयं दोण्णि वि खलु केइ जीवमिच्छंति।
अवरे संजोगेण दु कम्माणं जीव-मिच्छंति ।।42।।

42. Some consider the association of self and karma lead to the birth of the soul, while others opine that the self is produced due to combination of different karmas.

एवंविहा बहु-विहा पर-मप्पाणं वदंति दुम्मेहा।
तेण - परमट्ठ-वादी णिच्छय-वादीहिं णिद्दिट्ठा ।।43।।

43. The people with false perspective thus perceive the self in many unreal ways. Such believers are not apprehending the truth from the real point of view.
(Eight different views have been given from verses 39-42 and these are similar to the views of Vedanta, Mimamsa, Sankhya, Yoga, Bauddha, Nyaya, Vaisheshika, Charvaka and others).

The truth about different views:

एदे सव्वे भावा पोग्गल-दव्व-परिणाम-णिप्पण्णा ।

केवलि-जिणेहिं भणिया कह ते जीवो त्ति वुच्चंति ।।44।।

44. The distorted views are the result of (delusion) operation of karmic matter. How can these be said to be pertaining to the pure self? This has been declared by the all-knowing omniscient Jinas.

The karmas are material in nature:

अट्ठविहं पि य कम्मं सव्वं पोग्गलमयं जिणा बेंति ।

जस्स फलं तं वुच्चदि दुक्खं ति विपच्चमाणस्स ।।45।।

45. All the eight different types of karma are declared by the Omniscient as material in nature and it is well known that sufferings are caused due to the fruition of these karmas. (See the Annexure V for details on eight karmas)

The vyavahara standpoint:

ववहारस्स दरीसणमुवएसो वण्णिदो जिणवरेहिं ।

जीवा एदे सव्वे अज्झवसाणादओ भावा ।।46।।।

46. From the practical/empirical point of view, these worldly or psychic states are said to be belonging to the soul. This is declared in the preachings of the omniscients.

An example of vyavahara standpoint:

राया हु णिग्गदो त्ति य एसो बलसमुदयस्स आदेसो ।

ववहारेण दु उच्चदि तत्थेक्को णिग्गदो राया ।।47।।

47. In case of movement of army or soldiers, it may be said, "the king is moving" but the king is only one among the large number of soldiers. Such an expression is from vyavahara standpoint.

एमेव य ववहारो अज्झवसाणादि अण्णभावाणं ।

जीवो त्ति कदो सुत्ते तत्थेक्को णिच्छिदो जीवो ।।48।।

48. Similarly, the different psychic states are not manifestation of the self. However, the scriptures treat them as belonging to the self from practical point of view but actually speaking the soul is different from all these.

णो ठिदिबंधट्ठाणा जीवस्स ण संकिलेसठाणा वा।
णेव विसोहि-ट्ठाणा णो संजम-लद्धि-ठाणा वा।।54।।

54. The pure soul is beyond the impact of duration of bondage, passions, states of self purification (vishuddhi-sthana) and the exercise of the control of senses (sanyama-labddhi).

णेव य जीव-ट्ठाणा ण गुण-ट्ठाणा य अत्थि जीवस्स।
जेण दु एदे सव्वे पोग्गल-दव्वस्स परिणामा।।55।।

55. The pure soul is without the various classification of living beings (jivasthana) and stages of spiritual development (gunasthana). All these are the result of association of matter (pudgala).

The reason for stating these as material attributes:

ववहारेण दु एदे जीवस्स हवंति वण्णमादीया।
गुणठाणंता भावा ण दु केई णिच्छयणयस्स।।56।।

56. All these mundane attributes (twenty-nine types) starting from colour (varna) and ending with the stages of spiritual development (gunasthana) are said to be belonging to the worldly soul from practical (vyavahara) point of view. None of these characteristics or psychic states belong to the pure soul from the real point of view.

The example of co-existence of the two:

एदेहिं य सम्बन्धो जहेव खीरोदयं मुणेदव्वो।
ण य होंति तस्स ताणि दु उवओगगुणाधिगो जम्हा।।57।।

57. These characteristics are mixed with the soul like milk and water and look alike as these co-exist in the same space units. However, the pure soul is distinguished by upayoga - the operative consciousness of knowledge and vision.

Is there any conflict between two standpoints?

पंथे मुस्संतं पस्सिदूण लोगा भणंति ववहारी।
मुस्सदि एसो पंथो ण य पंथो मुस्सदे कोई।।58।।

58. From the vyavahara standpoint, people say "this path/road is robbed," while the fact is that only the people passing by the road get robbed.

तह जीवे कम्माणं णोकम्माणं च पस्सिदुं वण्णं।
जीवस्स एस वण्णो जिणेहिं ववहारदो उत्तो ।।59।।

59. In the same manner; the presence of karma and no-karma are associated with the self as these are perceived that way and are said to belong to the soul from the empirical point of view by the omniscient Jinas. Looking at the colour of the body one says that this colour is of that being.

गंधरसफासरूवा देहो संठाणमाइया जे य।
सव्वे ववहारस्स य णिच्छयदण्हू ववदिसंति ।।60।।

60. In the same manner; smell, taste, form (colour), touch, body, bodily shape, etc are said to belong to the soul from the practical point of view. This has been revealed by the great seers (omniscient Jinas).

Why these are not identical to the soul?

तत्थ भवे जीवाणं संसारत्थाण होंति वण्णादी।
संसार-पमुक्काणं णत्थि हु वण्णादओ केई ।।61।।

61. The embodied souls in the mundane existence have the characteristics of colour, etc and once they achieve liberation from this embodied existence, these attributes no longer exist in them. There is thus no identical relation of the pure soul with these.

The reason behind not treating them identical:

जीवो चेव हि एदे सव्वे भाव त्ति मण्णसे जदि हि।
जीवस्साजीवस्स य णत्थि विसेसो दु दे कोई ।।62।।

62. If someone believes these different states (colour, etc.) are identical to the soul, then there will be no difference between the soul and non-soul, i.e. living and non-living become the same. These are different states of matter and not of the pure soul.

The worldly existence and these states:

अह संसारत्थाणं जीवाणं तुज्झ होंति वण्णादी।
तम्हा संसारत्था जीवा रूवित्त-मावण्णा ।।63।।

तह जीवे कम्माणं णोकम्माणं च पस्सिदुं वण्णं।
जीवस्स एस वण्णो जिणेहिं ववहारदो उत्तो ।।59।।

59. In the same manner; the presence of karma and no-karma are associated with the self as these are perceived that way and are said to belong to the soul from the empirical point of view by the omniscient Jinas. Looking at the colour of the body one says that this colour is of that being.

गंधरसफासरूवा देहो संठाणमाइया जे य।
सव्वे ववहारस्स य णिच्छयदण्हू ववदिसंति ।।60।।

60. In the same manner; smell, taste, form (colour), touch, body, bodily shape, etc are said to belong to the soul from the practical point of view. This has been revealed by the great seers (omniscient Jinas).

Why these are not identical to the soul?

तत्थ भवे जीवाणं संसारत्थाण होंति वण्णादी।
संसार-पमुक्काणं णत्थि हु वण्णादओ केई ।।61।।

61. The embodied souls in the mundane existence have the characteristics of colour, etc and once they achieve liberation from this embodied existence, these attributes no longer exist in them. There is thus no identical relation of the pure soul with these.

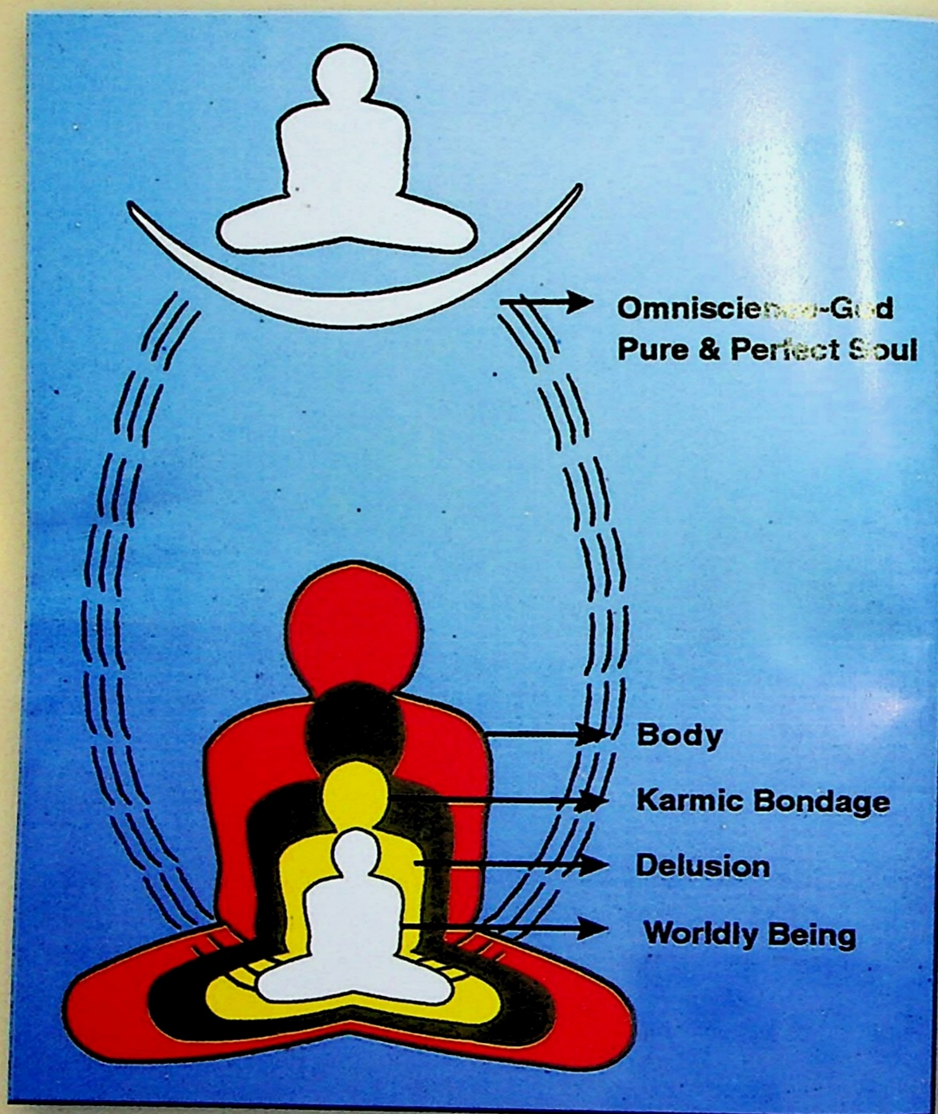
The reason behind not treating them identical:

जीवो चेव हि एदे सव्वे भाव त्ति मण्णसे जदि हि।
जीवस्साजीवस्स य णत्थि विसेसो दु दे कोई ।।62।।

62. If someone believes these different states (colour, etc.) are identical to the soul, then there will be no difference between the soul and non-soul, i.e. living and non-living become the same. These are different states of matter and not of the pure soul.

The worldly existence and these states:

अह संसारत्थाणं जीवाणं तुज्झ होंति वण्णादी।
तम्हा संसारत्था जीवा रूवित्त-मावण्णा ।।63।।



Bheda Vigyana - Science of Differentiation

The attributes of the pure soul:

अरस-मरूव-मगंधं अव्वत्तं चेदणागुण-मसद्दं।

जाण अलिंगग्गहणं जीव-मणिद्दिट्ठ-संठाणं।।49।।

49. The soul is characterised by cetana - consciousness. The pure soul is in fact tasteless, formless, odourless, and inexpressible, is beyond sound and comprehension of senses. It does not have a defined bodily shape and cannot be comprehended by any external symbol or sign (alinga-grahan).

[Refer to Annexure XIX for more details on this aspect.]

Twenty-nine types of psychic states which do not belong to the soul are explained from Verses 50 to 55. [Note that each one of them can be further subdivided in various ways.]

जीवस्स णत्थि वण्णो ण वि गंधो ण वि रसो ण वि यफासो।

ण वि रूवं ण सरीरं ण वि संठाणं ण संहणणं।।50।।

50. The pure soul is without colour, without smell, without taste, without touch, without visible form, without body, without body shape and without skeletal structure.

जीवस्स णत्थि रागो ण वि दोसो णेव विज्जदेमोहो।

णो पच्चया ण कम्मं णोकम्मं चावि से णत्थि।।51।।

51. The pure soul neither has attachment, aversion, delusion, nor inflow of karma, karmic bondage or body related karmic matter.

जीवस्स णत्थि वग्गो ण वग्गणा णेव फड्ढया केई।

णो अज्झप्प-ट्ठाणा णेव य अणुभाग-ठाणाणि।।52।।

52. The pure soul is devoid of the aggregate of karmic material, groups of different kinds of karmic matter and further aggregates of karmic matter capable of causing intense or mild impact. The experience of the pure soul is not the mixed experience of oneness of the self and others.

जीवस्स णत्थि केई जोय-ट्ठाणा ण बंधठाणा वा।

णेव य उदय-ट्ठाणा ण मग्गण-ट्ठाणया केई।।53।।

53. The pure soul is without the activity of mind, speech and body (yoga), karmic bondage, fruition of karmic material and types of soul trails (margana-sthana).

णो ठिदिबंधट्ठाणा जीवस्स ण संकिलेसठाणा वा।
णेव विसोहि-ट्ठाणा णो संजम-लद्धि-ठाणा वा।।54।।

54. The pure soul is beyond the impact of duration of bondage, passions, states of self purification (vishuddhi-sthana) and the exercise of the control of senses (sanyama-labddhi).

णेव य जीव-ट्ठाणा ण गुण-ट्ठाणा य अत्थि जीवस्स।
जेण दु एदे सव्वे पोग्गल-दव्वस्स परिणामा।।55।।

55. The pure soul is without the various classification of living beings (jivasthana) and stages of spiritual development (gunasthana). All these are the result of association of matter (pudgala).

The reason for stating these as material attributes:
ववहारेण दु एदे जीवस्स हवंति वण्णमादीया।
गुणठाणंता भावा ण दु केई णिच्छयणयस्स।।56।।

56. All these mundane attributes (twenty-nine types) starting from colour (varna) and ending with the stages of spiritual development (gunasthana) are said to be belonging to the worldly soul from practical (vyavahara) point of view. None of these characteristics or psychic states belong to the pure soul from the real point of view.

The example of co-existence of the two:
एदेहिं य सम्बन्धो जहेव खीरोदयं मुणेदव्वो।
ण य होंति तस्स ताणि दु उवओगगुणाधिगो जम्हा।।57।।

57. These characteristics are mixed with the soul like milk and water and look alike as these co-exist in the same space units. However, the pure soul is distinguished by upayoga - the operative consciousness of knowledge and vision.

Is there any conflict between two standpoints?
पंथे मुस्संतं पस्सिदूण लोगा भणंति ववहारी।
मुस्सदि एसो पंथो ण य पंथो मुस्सदे कोई।।58।।

58. From the vyavahara standpoint, people say "this path/road is robbed," while the fact is that only the people passing by the road get robbed.

तह जीवे कम्माणं णोकम्माणं च पस्सिदुं वण्णं।
जीवस्स एस वण्णो जिणेहिं ववहारदो उत्तो ।।59।।

59. In the same manner; the presence of karma and no-karma are associated with the self as these are perceived that way and are said to belong to the soul from the empirical point of view by the omniscient Jinas. Looking at the colour of the body one says that this colour is of that being.

गंधरसफासरूवा देहो संठाणमाइया जे य।
सव्वे ववहारस्स य णिच्छयदण्हू ववदिसंति ।।60।।

60. In the same manner; smell, taste, form (colour), touch, body, bodily shape, etc are said to belong to the soul from the practical point of view. This has been revealed by the great seers (omniscient Jinas).

Why these are not identical to the soul?

तत्थ भवे जीवाणं संसारत्थाण होंति वण्णादी।
संसार-पमुक्काणं णत्थि हु वण्णादओ केई ।।61।।

61. The embodied souls in the mundane existence have the characteristics of colour, etc and once they achieve liberation from this embodied existence, these attributes no longer exist in them. There is thus no identical relation of the pure soul with these.

The reason behind not treating them identical:

जीवो चेव हि एदे सव्वे भाव त्ति मण्णसे जदि हि।
जीवस्साजीवस्स य णत्थि विसेसो दु दे कोई ।।62।।

62. If someone believes these different states (colour, etc.) are identical to the soul, then there will be no difference between the soul and non-soul, i.e. living and non-living become the same. These are different states of matter and not of the pure soul.

The worldly existence and these states:

अह संसारत्थाणं जीवाणं तुज्झ होंति वण्णादी।
तम्हा संसारत्था जीवा रूवित्त-मावण्णा ।।63।।

63. If someone believes these different states (colour, etc) are identical to the soul in the worldly existence, then these worldly souls will have physical forms, which is the characteristic of matter.

एवं पोग्गलदव्वं जीवो तह लक्खणेण मूढमदी।
णिव्वाण-मुवगदो वि य जीवत्तं पोग्गलो पत्तो ।।64।।

64. If the worldly souls have physical forms, then the same will be true in the state of liberation-the liberated souls ought to have physical forms. This can be the view of an ignorant or deluded person only.

एक्कं च दोण्णि तिण्णि य चत्तारि य पंच इन्दिया जीवा।
बादर-पज्जत्तिदरा पयडीओ णाम-कम्मस्स ।।65।।

65. Body-related karmas (nama-karma) determine the types of body of all living beings. Beings have - one, two, three, four and five senses; gross and completely developed or minute and undeveloped forms.

एदाहि य णिव्वत्ता जीवट्ठाणाउ करण-भूदाहिं।
पयडीहिं पोग्गल-मइहिं ताहिं कहं भण्णदे जीवो ।।66।।

66. The different types of bodies of living beings have the nature of matter and are made of karmic matter. This matter is also instrumental in the formation of different bodies and its types. How can the karmic matter be called as that of the pure soul?

The vyavahara standpoint:

पज्जत्तापज्जत्ता जे सुहमा बादरा य जे चेव।
देहस्स जीव-सण्णा सुत्ते ववहारदो उत्ता ।।67।।

67. In the scriptures, only from the vyavahara standpoint, these types of bodies such as developed (paryapta), undeveloped (aparyapta), subtle (sukshma), gross (badara) and others are said to be of the jiva.

The stages of spiritual development do not belong to the pure soul:

मोहणकम्मस्सुदया दु वण्णिया जे इमे गुणट्ठाणा।
ते कह हवंति जीवा जे णिच्च-मचेदणा उत्ता ।।68।।

68. It is due to the fruition of deluding karma (mohaniya), various stages of spiritual development (gunasthana) are caused and described in the scriptures. How can these stages be called belonging to the soul when these are inanimate?
[Note: The word 'gunasthana' can be replaced by the words such as attachment, aversion, delusion, inflow of karma, etc. and the meaning of this verse (gatha) can be further elaborated.]

Questions for Practice
Chapter 1

1. What are non-soul matters?
2. What happens if colour, etc are treated identical to soul?
3. What is the nature of eight kinds of karmas?
4. What is the purpose of examples of a) mixture of milk and water and b) someone robbed on the road?
5. What is the nature of qualitative stages of spiritual development (gunasthana)?
6. What do we learn from this Chapter on the relation between soul and non-soul?

CHAPTER 2

KARTA AND KARMA /THE DOER AND THE DEED

Why does karmic bondage take place?

जाव ण वेदि विसेसंतरं तु आदासवाण दोह्णंपि ।
अण्णाणी ताव दु सो कोहादिसु वट्टदे जीवो ।।69।।

69. So long as a being does not distinguish between both the soul and karmic inflow (which are distinctly different), the person will remain ignorant and identify oneself with passions like anger, etc.

कोहादिसु वट्टंतस्स तस्स कम्मस्स संचओ होदी ।
जीवस्सेवं बंधो भणिदो खलु सव्व-दरिसीहिं ।।70।।

70. The omniscients have taught that the being that identifies the self with anger, etc. and indulges in it, will only attract larger accumulation of karmas and bondage.

When is there the absence of karmic bondage?

जइया इमेण जीवेण अप्पणो आसवाण य तहेव ।
णादं होदि विसेसंतरं तु तइया ण बंधो से ।।71।।

71. Bondage of karma stops taking place the moment the distinction between inflow of karma (asrava) and the soul is recognised or known by a being.

How to keep away from karmic bondage?

णादूण आसवाणं असुचित्तं च विवरीय-भावं च ।
दुक्खस्स कारणं ति य तदो णियत्तिं कुणदि जीवो ।।72।।

72. Inflow of karma is known to be impure, opposite to the nature of soul and cause of misery. A person with right faith keeps away from them.

(With the above realisation and focus on the intrinsic properties of the soul as pure and eternal, one experiences Reality/Sat/Bhagwan-atma/Vigyana-ghana svabhava-shuddha-atma, so says Acharya Amritchandra in his commentary on this verse)

Now, the question arises as to how the soul gets rid of inflow of karmas?

अहमेक्को खलु सुद्धो णिम्ममओ णाणदंसणसमग्गो।
तम्हि ठिदो तच्चित्तो सव्वे एदे खयं णेमि ।।73।।

73. From the viewpoint of pure soul, the soul (I am) is one, pure, without attachment (sense of mine-ness to other objects) and replete with knowledge and vision. With engrossment in such nature of soul, I arrest all inflow of karma. (Acharya Amritchandra in his commentary states that the soul is pure as it is beyond the process of six-fold causation like doer, deed, etc. (See Annexure XIII for details on six-fold causation.)

The simultaneous occurrence of right faith and prevention of inflow of karma:

जीव-णिबद्धा एदे अधुव अणिच्चा तहा असरणा य।
दुक्खा दुक्ख-फल त्ति य णादूण णिवत्तदे तेहिं ।।74।।

74. All the inflow of karma bound with soul, is impermanent, not worth taking refuge, not eternal. Knowing these to be miserable and cause of all misery, a person with right faith does not get attached to them.

What are the signs of right faith?

कम्मस्स य परिणामं णोकम्मस्स य तहेव परिणामं।
ण करेइ एयमादा जो जाणदि सो हवदि णाणी ।।75।।

75. Those souls are wise and knowledgeable who do not engage in the fruition of karma and body related activities. (The wise remain knower and seer of reality and do not consider themselves to be doer and enjoyer.)

Is there any doer-deed relation in case of karma and jiva (knower/gyani)?

ण वि परिणमदि ण गिण्हदि उप्पज्जदि णपरदव्वपज्जाए।
णाणी जाणंतो वि हु पोग्गल-कम्मं अणेय-विहं ।।76।।

76. The knowledgeable souls are aware that material karmas have many types. They don't really get involved in their manifestation, adoption and causing modifications of other substances.

ण वि परिणमदि ण गिण्हदि उप्पज्जदि ण परदव्वपज्जाए।
णाणी जाणंतो वि हु सग-परिणामं अणेय-विहं ।।77।।

77. The knowledgeable souls are aware that psychic (bhava) karmas have many types. They don't really get involved in manifestation, adoption and causing modifications of other substances. (Verse 76 refers to knowing about material karmas; here the emphasis is on knowing one's own bhava karmas.)

ण वि परिणमदि ण गिण्हदि उप्पज्जदि ण परदव्वपज्जाए।
णाणी जाणंतो वि हु पोग्गल-कम्मफ्फल-मणंतं ।।78।।

78. The knowledgeable are aware of consequences of karmic matter which is infinite in number and hence do not get involved in manifestation, adoption and causing modifications of other substances.

ण वि परिणमदि ण गिण्हदि उप्पज्जदि ण परदव्वपज्जाए।
पोग्गल-दव्वं पि तहा परिणमदि सएहिं भावेहिं ।।79।।

79. Similarly, the matter also manifests itself in its own ways and does not get involved in manifestation, adoption and causing modifications of other substances including the jiva.

Now, nimitta (instrumental) relation between modes of the soul and material karma is discussed:

जीव-परिणाम-हेदुं कम्मत्तं पोग्गला परिणमंति।
पोग्गल-कम्म-णिमित्तं तहेव जीवो वि परिणमदि ।।80।।

80. Material particles come into contact with soul and are bound with the soul and the soul also gets bound with them. (However, the relationship between the soul and material particles is that association of instrumentality (nimitta) and not that of doer and deed.

ण वि कुव्वदि कम्मगुणे जीवो कम्मं तहेव जीवगुणे।
अण्णोण्ण-णिमित्तेण दु परिणामं जाण दोण्हं पि ।।81।।

81. The soul does not cause modifications in the properties of karmic matter and the latter do not cause modifications in the properties of the soul. The changes in both the substances are the result of mutual instrumentality relation.

एदेण कारणेण दु कत्ता आदा सएण भावेण।
पोग्गल-कम्म-कदाणं ण दु कत्ता सव्वभावाणं ।।82।।

82. In view of the above reasoning, the soul is the doer of own changes of thought activity (bhava); likewise, matter is the doer of its own changes in its substance and the soul is not the cause of the changes in matter.

The doer and enjoyer nature of the soul:

णिच्छयणयस्स एवं आदा अप्पाणमेव हि करेदि।
वेदयदि पुणो तं चेव जाण अत्ता दु अत्ताणं ।।83।।

83. From the real standpoint, it is to be learnt that the soul is the doer of its own self-same nature and enjoyer of one's own self.

The standpoint of vyavahara:

ववहारस्स दु आदा पोग्गल-कम्मं करेदि णेयविहं।
तं चेव पुणो वेयइ पोग्गल-कम्मं अणेय-विहं ।।84।।

84. According to the empirical (vyavahara) standpoint, it is said that the soul is the doer of many kinds of karma and it is the enjoyer of many kinds of karmic changes.

Is the doctrine of dual functionality acceptable?

जदि पोग्गलकम्ममिणं कुव्वदि तं चेव वेदयदि आदा।
दोकिरिया-वदिरित्तो पसज्जदे सो जिणावमदं ।।85।।

85. In case the soul is the doer of changes in karmic matter and enjoyer of the same (matter), it leads to the principle that a soul (or any substance) can do the work of both soul and matter. Such a doctrine of dual functionality is not acceptable in Jain Philosophy or teachings of the omniscient.

जम्हा दु अत्तभावं पोग्गलभावं च दो वि कुव्वंति।
तेण दु मिच्छादिट्ठी दोकिरिया-वादिणो हुंति ।।86।।

86. Those who believe in the principle of duality are considered to have wrong faith. They believe that the soul performs both functions of its own modifications and that of matter.

Two types of false belief:

मिच्छत्तं पुण दुविहं जीव-मजीवं तहेव अण्णाणं।
अविरदि जोगो मोहो कोहादीया इमे भावा ।।87।।

87. False belief is of two types: False belief related to the pure soul and the other relating to non-soul substances. In the same manner, concepts of ignorance, lack of vows, yoga,

delusion and passions of anger etc., are also of two types as above.

पोग्गलकम्मं मिच्छं जोगो अविरदि अणाणमज्जीवं।
उवओगो अण्णाणं अविरदि मिच्छं च जीवो दु ।।88।।

88. The concepts of false belief (mithyatva), ignorance (agyana), lack of vows (avirati), channels of activity (yoga), delusion and passions of anger, etc., are non-soul and material in nature and the same are in a way taken to by the ignorant soul and hence termed as that of jiva. Consciousness (upayoga) is the characteristic of jiva but in the mundane world this upayoga appears in the form of these distorted modifications.

उवओगस्स अणाई परिणामा तिण्णि मोह-जुत्तस्स।
मिच्छत्तं अण्णाणं अविरदि-भावो य णादव्वो ।।89।।

89. The consciousness of the soul, which is associated with delusion from eternity has no beginning, has been vitiated by three types of distortions viz., false belief, ignorance (false knowledge) and lack of vows (false conduct).

Three types of vitiated modes of the self:

ऐसु य उवओगो तिविहो सुद्धो णिरंजणो भावो।
जं सो करेदि भावं उवओगो तस्स सो कत्ता ।।90।।

90. Although the nature of pure self (from real point of view) is pure consciousness, without any blemish of attachment, etc; but it gets vitiated due to perversion on its own and the same nature of the self (upayoga) operates in three different types of distortions.

जं कुणदि भावमादा कत्ता सो होदि तस्स भावस्स।
कम्मत्तं परिणमदे तम्हि सयं पोग्गलं दव्वं ।।91।।

91. Whatever psychic distortions are taken to by the self, the soul is the doer (karta) of those psychic modifications. Once the self becomes the doer of these, karman group of atoms turn into karmic particles and attach to the bondaged soul.

Karmas arise out of ignorance:

परमप्पाणं कुव्वं अप्पाणं पि य परं करिंतो सो।
अण्णाण-मओ जीवो कम्माणं कारगो होदि ।।92।।

92. In the state of ignorance, the self perceives the non-self as the self and the non-self as the self. Thus, karmas take shape (birth) in the state of ignorance and the self is said to have become its causal factor.

Right knowledge does not lead to rise of karma:

परमप्पाणमकुव्वं अप्पाणं पि य परं अकुव्वंतो।
सो णाणमओ जीवो कम्माण-मकारगो होदि ।।93।।

93. In the state of right knowledge, the self does not perceive the non-self as the self and the self as the non-self. Thus, karmas do not take shape (birth) in the state of knower and the self is said to have not become its causal factor.

How does karma arise due to ignorance?

तिविहो एसुवओगो अप्प-वियप्पं करेदि कोहोऽहं।
कत्ता तस्सुवओगस्स होदि सो अत्त-भावस्स ।।94।।

94. The idea such as "I am angry" operates in three different ways in terms of the consciousness (upayoga) of the self. These are of the types of false belief, false knowledge and false conduct. When this happens, the self is said to be the doer of the relevant type of consciousness (upayoga).
[Note: The meaning of this verse is to applied to other passions, attachment, aversion, senses, karma, etc.]

तिविहो एसुवओगो अप्प-वियप्पं करेदि धम्मादी।
कत्ता तस्सुवओगस्स होदि सो अत्त-भावस्स ।।95।।

95. The idea such as "I am the medium of motion etc.," operates in three different ways in terms of the consciousness (upayoga) of the self. These are of the types of false belief, false knowledge and false conduct. When this happens, the self is said to be the doer of the relevant type of consciousness (upayoga).

The ignorance of the self is the root cause:

एवं पराणि दव्वाणि अप्पयं कुणदि मंदबुद्धीओ।
अप्पाणं अवि य परं करेदि अण्णाण-भावेण ।।96।।

96. In the similar way, the ignorant person with very low level of wisdom considers other substances to be belonging to one's own self and also considers self to be belonging to other substances due to ignorance of the nature of reality.

Right knowledge destroys doer of non-self belief:

एदेण दु सो कत्ता आदा णिच्छयविदूहिं परिकहिदो ।
एवं खलु जो जाणदि सो मुंचदि सव्व-कत्तितं ।।97।।

97. According to the right believers (knower of reality), the soul is said to be the doer of these above types of ideas (psychic activity) out of sheer ignorance. Knowing this, the right believer (samyak-drishti) gives up this false belief of doer of other objects and considers the self to be the non-doer of this false idea.

The vyavahara standpoint:

ववहारेण दु आदा करेदि घडपडरथाणि दव्वाणि ।
करणाणि य कम्माणि य णोकम्माणीह विविहाणि ।।98।।

98. The belief that the self creates external things like a pot, cloth, chariot or that the self is doer of karma, senses, body building related karmas and other types of karmas is only said to be so from the empirical (vyvahara) standpoint.

The vyavahara standpoint is not reliable for spiritual development:

जदि सो परदव्वाणि य करेज्ज णियमेण तम्मओ होज्ज ।
जम्हा ण तम्मओ तेण सो ण तेसिं हवदि कत्ता ।।99।।

99. In reality, if the self is the doer of other substances, then the self must by rule become or get absorbed in other substances (by changing its nature to be of other substances). But this act of submergence into others by losing one's identity does not happen and so the self is not the doer of other substances.

An instrumental cause:

जीवो ण करेदि घडं णेव पडं णेव सेसगे दव्वे ।
जोगुवओगा उप्पादगा य तेसिं हवदि कत्ता ।।100।।

100. The soul is not the doer of a pot or cloth or any other substance. These activities of making a pot, etc. take place due to yoga and upayoga and constitute instrumental factors (nimitta) and hence the self is said to be the doer.

The knower (gyani) is the doer of knowledge (gyan):

जे पोग्गलदव्वाणं परिणामा होंति णाणआवरणा ।
ण करेदि ताणि आदा जो जाणदि सो हवदि णाणी ।।101।।

101. The pure soul does not cause the material modifications of the inanimate nature of knowledge-obscuring karma and other such material karmas. One, who knows that these are not done by the self, is endowed with right faith.

[Note: Here, one can replace knowledge-obscuring karma with the other seven karmas, passions, attachment, aversion, delusion, five senses and so on to comprehend the deeper meaning of the verse.]

जं भावं सुहमसुहं करेदि आदा स तस्स खलु कत्ता।
तं तस्स होदि कम्मं सो तस्स दु वेदगो अप्पा ।।102।।

102. The self is the doer of both auspicious and inauspicious psychic dispositions; it has caused these karmas (bhava) and suffers or enjoys the consequences of the same in the mundane existence.

One substance cannot create another substance. The living cannot create the non-living and vice versa:

जो जम्हि गुणे दव्वे सो अण्णम्हि दु ण संकमदि दव्वे।
सो अण्णमसंकंतो कह तं परिणामए दव्वं ।।103।।

103. Any substance manifests on its own in a spontaneous way in itself and in its modifications. It cannot be transformed into another substance of altogether different nature. How can a substance transform the other substance when it is inherently unqualified of doing so?

दव्वगुणस्स य आदा ण कुणदि पोग्गलमयम्हि कम्मम्हि।
तं उभयमकुव्वंतो तम्हि कहं तस्स सो कत्ता ।।104।।

104. The substance matter and characteristics of karma cannot be affected or caused by the soul. Since the soul is not a causal factor in both of these, how can it be called the doer of the same?

The argument of instrumentality is a mere formality:

जीवम्हि हेदुभूदे बंधस्स दु पस्सिदूण परिणामं।
जीवेण कदं कम्मं भण्णदि उवयार-मेत्तेण ।।105।।

105. "The soul has caused the karmas" (although it is only an instrumental agent in causing the same), such a statement is formally and relatively made because it is so observed in

the mundane realm. Due to ignorance and false belief about the true nature of living and non-living one considers this statement to be absolutely true.

An example of a formal statement:

जोधेहिं कदे जुद्धे राएण कदं ति जंपदे लोगो ।
ववहारेण तह कदं णाणावरणादि जीवेण ।।106।।

106. Wars are generally fought by soldiers but it is said formally by people that the war has been waged by the king. In the same manner, it is said that the soul has caused knowledge-obscuring and other karmas. This statement is from the vyavahara standpoint.

उप्पादेदि करेदि य बंधदि परिणामएदि गिण्हदि य ।
आदा पोग्गल-दव्वं ववहार-णयस्स वत्तव्वं ।।107।।

107. From the vyavahara point of view, it is said that the soul creates karma, causes actions, creates bondage, causes modifications and binds karmas.

जह राया ववहारा दोसगुणुप्पादगो त्ति आलविदो ।
तह जीवो ववहारा दव्वगुणुप्पादगो भणिदो ।।108।।

108. According to the vyavahara point of view, it is said that king is responsible for virtue or vices of the people. Similarly, it is said that the soul is responsible for causing modifications of matter and its attributes.

The causes of material karmas:

सामण्णपच्चया खलु चउरो भण्णंति बंधकत्तारो ।
मिच्छत्तं अविरमणं कसायजोगा य बोद्धव्वा ।।109।।

109. There are four general and real causes of karmic bondage, also known as pratyayas (inflow of karma) - these are false belief, lack of discipline through the supreme vows, passions and the three-fold yoga.

तेसिं पुणो वि य इमो भणिदो भेदो दु तेरसवियप्पो ।
मिच्छादिट्ठी आदी जाव सजोगिस्स चरमंतं ।।110।।

110. The above is also explained in terms of thirteen stages of spiritual development from starting from first to end

with thirteen, from false faith (mithyatva) to the state of omniscience (sayoga kevali).

एदे अचेदणा खलु पोग्गलकम्मुदयसंभवा जम्हा।
ते जदि करेंति कम्मं ण वि तेसिं वेदगो आदा ।।111।।

111. The spiritual stages (gunasthana) as described are in fact due to fruition of inanimate material karmas lacking consciousness (non-soul). Even if it is said to be done by the self, the soul is never the enjoyer of these karmas.

गुणसण्णिदा दु एदे कम्मं कुव्वंति पच्चया जम्हा।
तम्हा जीवोऽकत्ता गुणा य कुव्वंति कम्माणि ।।112।।

112. Actually speaking, the spiritual stages are caused by operation of inflow and bondage of karmas and hence the soul is not the doer of karmas and the spiritual stages. (There is only a causal relation between these.)

जह जीवस्स अणण्णुवओगो कोहो वि तह जदि अणण्णो।
जीवस्साजीवस्स य एव-मणण्णत्त-मावण्णं ।।113।।

113. Upayoga is an inseparable characteristic of the self. If anger is treated to belong to the pure soul, then there is problem of treating both soul and non-soul as one. There will be no difference between the two.

एवमिह जो दु जीवो सो चेव दु णियमदो तहाऽजीवो।
अय-मेयत्ते दोसो पच्चय-णोकम्म-कम्माणं ।।114।।

114. If the above argument of oneness is accepted, all souls in the universe will be proved as non-soul by application of this rule (which is not true). The same argument of oneness will also become true for inflow and bondage of karmas (subtle karmic matter called dravya karma and the psychic passions of bhava karma), body related karmas (no-karma). This will be an absurd conclusion.

अह दे अण्णो कोहो अण्णुवओगप्पगो हवदि चेदा।
जह कोहो तह पच्चय कम्मं णोकम्ममवि अण्णं ।।115।।

115. Once it is accepted that the soul with its characteristic of upayoga is completely distinct from anger; the inflow and

bondage of karmas (pratyaya), karmic modifications and body related karmas are also entirely different from the self like anger, etc.

The belief of Sankhya philosophy:

जीवे ण सयं बद्धं ण सयं परिणमदि कम्मभावेण।
जइ पोग्गल-दव्व-मिणं अप्परिणामी तदा होदि ।।116।।

116. The matter has its own nature to get bound with the soul in the form of karma particles. If this is not accepted, then matter is likely to be treated as unchangeable substance (which cannot be true).

कम्मइयवग्गणासु य अपरिणमंतीसु कम्मभावेण।
संसारस्स अभावो पसज्जदे संख-समओ वा ।।117।।

117. In the case of non-belief in the nature of mutability of matter, karmic particles, their ability to transform into karmas as per conditions of the self, there will be absence of the mundane world, as believed by Sankhya faith. (The soul will be without karmic bondage and hence in liberated state).

जीवो परिणामयदे पोग्गलदव्वाणि कम्मभावेण।
ते सय-मपरिणमंते कहं णु परिणामयदि चेदा ।।118।।

118. If the soul is assumed to transform basic matter of karmic particles into the form of karma bound to the self, then the question arises how the particles which do not have transformability characteristic can be transformed so by other altogether different substance like the soul which has consciousness as its characteristic.

अह सयमेव हि परिणमदि कम्मभावेण पोग्गलं दव्वं।
जीवो परिणामयदे कम्मं कम्मत्तमिदि मिच्छा ।।119।।

119. If it is assumed that karmic particles transform on their own accord in different karmic modifications, then the statement that the soul causes changes in karma conditions is not tenable.

णियमा कम्मपरिणदं कम्मं चिय होदि पोग्गलं दव्वं।
तह तं णाणावरणाइ-परिणदं मुणसु तच्चेव ।।120।।

120. Therefore, it follows as a rule that the matter transformed into karmic particles is only of the nature of karma. Similarly, it is to be understood that the matter which is transformed into karmas such as knowledge-obscuring karma are also karmic matter of jnanavaraniya type (and not the pure self).

The self has its modifications:

ण सयं बद्धो कम्मे ण सयं परिणमदि कोहमादीहिं।
जइ एस तुज्झ जीवो अप्परिणामी तदा होदि ।।121।।

121. If it is assumed that the self is not bound by karma automatically by itself and does not have modification of anger (and other passions) of its own, then the soul becomes immutable according to this viewpoint.

अपरिणमंतम्हि सयं जीवे कोहादिएहिं भावेहिं।
संसारस्स अभावो पसज्जदे संखसमओ वा ।।122।।

122. If it is assumed that the self is not bound by karma automatically by itself and does not have modification of anger (and other passions) of its own, then according to this belief, there will be no existence of this samsara (world). This view is similar to that of Sankhya.

पोग्गलकम्मं कोहो जीवं परिणामएदि कोहत्तं।
तं सयमपरिणमंतं कहं णु परिणामयदि कोहो ।।123।।

123. If it is assumed that material karmic modifications such as anger cause the soul to have such modification of anger, then the question arises as to how the material karma can force the self to change when it does not want to change?

अह सयमप्पा परिणमदि कोहभावेण एस दे बुद्धी।
कोहो परिणामयदे जीवं कोहत्तमिदि मिच्छा ।।124।।

124. If it is assumed that the soul of its own accord has modifications such as anger without any causal agent from outside, then the belief that material karmas of anger cause the soul to have passion (bhava), the modification of anger becomes wrong.

कोहुवजुत्तो कोहो माणुवजुत्तो य माणमेवादा।
माउवजुत्तो माया लोहुवजुत्तो हवदि लोहो ।।125।।

125. It follows as the principle that the soul accompanied by karmic material modification of anger is called angry soul, the soul accompanied by karmic material modification of pride is called an arrogant soul, the soul accompanied by karmic material modification of deceit is called deceitful soul and the soul accompanied by karmic material modification of greed is called a greedy soul.

The difference between gyani (wise) and agyani (ignorant):

जं कुणदि भावमादा कत्ता सो होदि तस्स कम्मस्स।
णाणिस्स स णाणमओ अण्णाणमओ अणाणिस्स ।।126।।

126. Whatever modifications of the soul take place, the soul is the doer of the same passion (bhava) karma. Those with right faith in the pure soul will have gyanamaya bhava (nature of reality) (thus not creating bondage) and those with false faith will have agyanamaya bhava contrary to the nature of reality (thus creating bondage).

अण्णाणमओ भावो अणाणिणो कुणदि तेण कम्माणि।
णाणमओ णाणिस्स दु ण कुणदि तम्हा दु कम्माणि ।।127।।

127. An ignorant person lacks right knowledge of reality and this lack of right attitude creates karmic bondage. A person with right knowledge of reality will have right attitude (to substances) and thus does not create karmic bondage.

णाणमया भावाओ णाणमओ चेव जायदे भावो।
जम्हा तम्हा णाणिस्स सव्वे भावा हु णाणमया ।।128।।

128. Any idea or modification that arises out of right knowledge will only be in the nature of right knowledge and consequently all modifications of a wise soul are of the nature of right knowledge.

अण्णाणमया भावा अण्णाणो चेव जायदे भावो।
जम्हा तम्हा भावा अण्णाण-मया अणाणिस्स ।।129।।

129. Any idea or modification that arises out of false knowledge

will only be in the nature of false knowledge and consequently all modifications of an ignorant self are of the nature of falsehood.

An example to explain the difference between gyani and agyani:

कणयमया भावादो जायंते कुण्डलादओ भावा।
अय-मयया भावादो जह जायंते दु कडयादी ।।130।।
अण्णाणमया भावा अणाणिणो बहुविहा वि जायंते।
णाणिस्स दु णाण-मया सव्वे भावा तहा होंति ।।131।।

130-131. Gold ear-rings, etc. can be made out of gold only and iron chains can be made out of iron. Similarly, modifications of false knowledge will emerge out of ignorance of real nature of reality and modifications of true knowledge will emerge out of right knowledge of reality.

The soul is itself responsible for its ignorance of psychic dispositions:

अण्णाणस्स स उदओ जा जीवाणं अतच्चउवलद्धी।
मिच्छत्तस्स दु उदओ जीवस्स असद्दहाणत्तं ।।132।।
उदओ असंजमस्स दु जं जीवाणं हवेइ अविरमणं।
जो दु कलुसोवओगो जीवाणं सो कसाउदओ ।।133।।
तं जाण जोग उदयं जो जीवाणं तु चिट्ठउच्छाहो।
सोहणमसोहणं वा कायव्वो विरदि-भावो वा ।।134।।
एदेसु हेदु-भूदेसु कम्मइय-वग्गणागदं जं तु।
परिणमदे अट्ठ-विहं णाणावरणादि-भावेहिं ।।135।।
तं खलु जीवणिबद्धं कम्मइयवग्गणागदं जइया।
तइया दु होदि हेदू जीवो परिणाम-भावाणं ।।136।।

132-136. Lack of knowledge of tattvas (basic principles of reality) is caused by (instrumentality) rise of ignorance (knowledge-obscuring karma) and lack of right faith is caused by the rise of mithyatva (perversion/darshan-mohaniya karma). Lack of taking to vows is caused by the rise of conduct impeding mohaniya-karma and perversion of thoughts is caused by the rise of passions. Tendency to do good and bad

or not to do anything is based on rise of one's activeness of yoga (mind, speech and body). Therefore, it is the mass of karmic materials that cause (instrumental) psychic states of eight types such as knowledge-obscuring and other karmas. Thus when this karmic matter gets bound to the soul, the self becomes responsible for its own ignorance of psychic dispositions.

The modifications of soul and karma are different:

जीवस्स दु कम्मेण य सह परिणामा हु होंति रागादी।
एवं जीवो कम्मं च दो वि रागादि-मावण्णा ।।137।।
एकस्स दु परिणामो जायदि जीवस्स रागमादीहिं।
ता कम्मोदय-हेदूहिं विणा जीवस्स परिणामो ।।138।।

137-138. In case, it is assumed that the soul and matter together produce modes of attachments etc., then both soul and matter will have the same or identical modes of karmas. Truly speaking, modifications are that of matter only and these can take place independent of attachment, etc., and are without the instrumentality of attachment or ignorance. Thus, the two modifications of soul and karmas are completely different.

जइ जीवेण सह च्चिय पोग्गलदव्वस्सकम्मपरिणामो।
एवं पोग्गल-जीवा हु दो वि कम्मत्त-मावण्णा ।।139।।
एकस्स दु परिणामो पोग्गलदव्वस्स कम्मभावेण।
ता जीव-भाव-हेदूहिं विणा कम्मस्स परिणामो ।।140।।

139-140. If it is assumed that the soul and matter together produce modes of attachment, etc., then both soul and matter will have the same or identical modes of attachment. Truly speaking, attachment and other modifications are that of the soul and these can take place independent of fruition of karmas and are without the instrumentality of karmas. Thus, the two - soul and karmas are completely different.

The two standpoints on bondage of karma:

जीवे कम्मं बद्धं पुट्ठं चेदि ववहारणयभणिदं।
सुद्धणयस्स दु जीवे अबद्धपुट्ठं हवदि कम्मं ।।141।।

141. It is said from the viewpoint of vyavahara that the soul is bound and is in contact with karmas. The real point of view states that the soul is unbound and has no contact with karmas. The real nature of soul and matter is completely distinct.

Samayasar transcends all standpoints:

कम्मं बद्धमबद्धं जीवे एवं तु जाण णयपक्खं।
पक्खादिक्कंतो पुण भण्णदि जो सो समयसारो ।।142।।

142. It is only from particular standpoints that the statements of soul being bound with karmas or not are made. Samayasar or the pure soul is of the transcendental nature and is beyond these two viewpoints.

Transcendental nature of the pure soul which is beyond standpoints:

दोण्ह वि णयाण भणिदं जाणदि णवरं तु समयपडिबद्धो।
ण दु णयपक्खं गिण्हदि किंचि वि णयपक्खपरिहीणो ।।143।।

143. The aspirant who has realized the pure soul takes no sides of standpoints after having thoroughly understood reality through application of standpoints. Such a soul engrossed in the experience of pure soul is a knower of the various standpoints.

As a fact, Samayasar is transcendental in nature:

सम्मद्दंसणणाणं एसो लहदि त्ति णवरि ववदेसं।
सव्वणयपक्खरहिदो भणिदो जो सो समयसारो ।।144।।

144. Samayasar i.e., the pure soul is of the transcendental nature and is beyond all standpoints. Understanding and experiencing the same is called by other names such as right faith, right knowledge, etc. (The three names - samayasar, samyak-darshan, samyak-gyan look different in terms of names but refer to the pure soul.)

Questions for Practice
Chapter 2

1. What are the features of karmic inflow?
2. What does a person with right knowledge think about the soul?
3. What underlies the belief of the Self in doer-deed relation of karmas?
4. How do we recognise the real knower?
5. Explain the standpoint in the following statements:
   a) The self produces and enjoys own self.
   b) The self produces and enjoys/suffers karmic modifications.
   c) The self produces and enjoys the self and karmic materials.
6. What underlies the belief of the self in doer-deed relation of karmas?
7. Can human beings make a pot or cloth? Express views on the issues underlying it.
8. Interpret the statement that the 'king is engaged in war'.
9. What is the six fold causation? Explain two viewpoints on the same.
10. Explain the meaning and implication of the statement - Samayasar transcends all viewpoints.
11 What is the most appropriate meaning/essence of the word 'samayasar'?



CHAPTER 3

PUNYA AND PAPA / GOOD AND EVIL DEEDS

Now, the description of the nature of good and bad karmas:

कम्ममसुहं कुसीलं सुहकम्मं चावि जाणह सुसीलं।
कह तं होदि सुसीलं जं संसारं पवेसेदि ।।145।।

145. It is generally believed that inauspicious karmas are bad as these lead to wrong conduct and auspicious karmas are good as these lead to good conduct. How can auspicious karmas be good when they lead the soul to the cycle of births and deaths?

(The general belief is based on the distinction between the two in terms of its purpose, nature of karmic bondage, experience and consequences of these two types of karmas. By the very name itself, punya is regarded as good and papa as bad. However, a deep insight is given here. Both cause karmic inflow and karmic bondage (which are not part of the path of liberation) and hence treated here as the same. They are said to be relatively auspicious and are not absolutely auspicious. One is compared to gold fetter and the other to iron fetter. But a fetter is indeed a fetter only! The distinction is very useful in the mundane world to know their differences.) (Refer to Annexure VIII for differences between the two.)

There is no real difference between good and bad karmas:

सोवण्णियं पि णियलं बंधदि कालायसं पि जह पुरिसं।
बंधदि एवं जीवं सुह-मसुहं वा कदं कम्मं ।।146।।

146. Just as a shackle of gold can be used to chain a person and the same made of iron can also be used for chaining an individual (both people are in chains and both fetters serve the same purpose). In the same manner, both the auspicious and inauspicious karmas serve the same purpose of karmic bondage. There is no difference between the two from this point of view.

Both good and bad karmas are not desirable:

तम्हा दु कुसीलेहि य रागं मा कुणह मा व संसग्गं।
साहीणो हि विणासो कुसील-संसग्ग-रायेण ॥147॥

147. Both types of karmas are not beneficial and hence it is better not to have fondness or association with either of them as this desire to have association with either of them results in destruction of the independent operation of the soul i.e., it amounts to perversion which causes distortion of the self by the self in the self.

An example:

जह णाम कोवि पुरिसो कुच्छियसीलं जणं वियाणित्ता।
वज्जेदि तेण समयं संसग्गं राग-करणं च ॥148॥
एमेव कम्म-पयडी-सील-सहावं च कुच्छिदं णादुं।
वज्जंति परिहरंति य तस्संसग्गं सहाव-रदा ॥149॥

148-149. In the mundane world, an individual will give up attachment or company of evil people knowing that it is harmful to him. Similarly, one who is engaged in the contemplation of the pure soul gives up attachment and contact with different types of karma knowing that they are dreadful and harmful! They are terrible as their bondage destroys the independent nature of the self and causes misery in the cycle of transmigration.

Both lead to bondage:

रत्तो बंधदि कम्मं मुच्चदि जीवो विरागसंपत्तो।
एसो जिणोवदेसो तम्हा कम्मेसु मा रज्ज ॥150॥

150. The ones who have attachment generate karmic bondage and those with detachment realize freedom from karmic bondage. This has been preached by Jinendra dev (omniscient lord). Hence, those interested in liberation do not get involved with petty attachments.

Knowledge is the key to moksha/liberation:

परमट्ठो खलु समओ सुद्धो जो केवली मुणी णाणी।
तम्हि ट्ठिदा सहावे मुणिणो पावंति णिव्वाणं ॥151॥

151. The soul is the supreme reality and it is called samaya (soul), it is pure (shuddha), omniscient (kevali), muni and wise

(gyani). The ascetics who contemplate and absorb in this nature of pure soul attain liberation.

परमट्ठम्हि दु अठिदो जो कुणदि तवं वदं च धारेदि।
तं सव्वं बाल-तवं बाल-वदं बेंति सव्वण्हू ।।152।।

152. Those that do not contemplate on the nature of supreme reality but undertake rigorous austerities (tapas) or vows (vratas) are unwise. The omniscient lord has called their austerities immature (balatapa) and their renunciation childlike (balavrata).
(In the absence of self-realization (samyak-darshan) these practices will not yield the fruit of spiritual development. People are immature and childish if they undertake these practices as a ritual without application of mind regarding the real path to moksha.)

The absence of knowledge leads to bondage:

वदणियमाणि धरंता सीलाणि तहा तवं च कुव्वंता।
परमट्ठ-बाहिरा जे णिव्वाणं ते ण विंदंति ।।153।।

153. Those who observe auspicious practices such as vows, rules of right conduct, austerities and celibacy but remain without the knowledge of the supreme reality will not get liberation. (The knowledge of the supreme soul is the key to moksha).

परमट्ठबाहिरा जे ते अण्णाणेण पुण्णमिच्छंति।
संसार-गमण-हेदुं पि मोक्ख-हेदुं अजाणंता ।।154।।

154. In the absence of the knowledge of the supreme reality, people do not know the root cause of moksha. Out of sheer ignorance, they desire auspicious deeds (punya) which result in births in this mundane world. They do so with erroneous thinking that these good deeds will lead to moksha.

The three ratnas together constitute the path to moksa:

जीवादी-सद्दहणं सम्मत्तं तेसि-मधिगमो णाणं।
रागादी-परिहरणं चरणं एसो दु मोक्ख-पहो ।।155।।

155. Faith in the pure soul and other substances is right-faith (samyak-darshan), knowledge of these substances is right-knowledge (samyak-gyan) and giving up of attachment and other passions is right-conduct (samyak-charitra). These

three together constitute the path of moksha. (Knowledge of the three is the real path to moksha)

मोत्तूण णिच्छयदुं ववहारेण विदुसा पवट्टंति ।
परमट्ठ-मस्सिदाण दु जदीण कम्मक्खओ विहिओ ।।156।।

156. Ignoring the real path (nishchaynaya) of moksha, some scholars/muni/followers indulge in activities of the vyavahara path (vows, etc.) but destruction of karmas is possible only when an aspirant takes refuge in the subject of real standpoint. (Aspirants adopting only the vyavahara point of view can never destroy the great heaps of karma.)

Consideration of any kind of karma cannot result in moksha:

वत्थस्स सेदभावो जह णासेदि मल-मेलणासत्तो ।
मिच्छत्त-मलोच्छण्णं तह सम्मत्तं खु णादव्वं ।।157।।
वत्थस्स सेदभावो जह णासेदि मल-मेलणासत्तो ।
अण्णाण-मलोच्छण्णं तह णाणं होदि णादव्वं ।।158।।
वत्थस्स सेदभावो जह णासेदि मल-मेलणासत्तो ।
कसाय-मलोच्छण्णं तह चारित्तं पि णादव्वं ।।159।।

157-159. The white colour of cloth fades away when the cloth gets covered by dirt. In the same manner, it should be known that smearing of dirt of false-belief results in disappearance of right-belief. Just as whiteness of cloth disappears with settling of dirt on it, right-knowledge gets destroyed with dominance of false-knowledge. Similarly, whiteness of cloth wanes away with settling of dirt on it, right-conduct gets distorted with the dirt of passions (kashaya). (Thus the three key factors to moksha are smashed by the karmic injunctions.)

Karma itself is bondage:

सो सव्वणाण-दरिसी कम्मरएण णियेणावच्छण्णो ।
संसार-समावण्णो ण विजाणदि सव्वदो सव्वं ।।160।।

160. The real nature of the soul is that of complete knowledge and complete vision. But this gets smeared with the grime of karmas. This results in the continued existence of soul in this mundane world and obscuring of the nature of complete knowledge and complete vision.

False belief prevents moksha:

सम्मत्तपडिणिबद्धं मिच्छत्तं जिणवरेहि परिकहियं।
तस्सोदयेण जीवो मिच्छादिट्ठि त्ति णादव्वो ।।161।।
णाणस्स पडिणिबद्धं अण्णाणं जिणवरेहि परिकहियं।
तस्सोदयेण जीवो अण्णाणी होदि णादव्वो ।।162।।
चारित्तपडिणिबद्धं कसायं जिणवरेहि परिकहियं।
तस्सोदयेण जीवो अचरित्तो होदि णादव्वो ।।163।।

161-163. The manifestation of right-faith is prevented by false-belief (mithyatva) as fruition of this karma leads the self to be one with false-belief. The manifestation of right-knowledge is prevented by ignorance or fruition of jnanavaraniya karma and thus a person remains ignorant. The manifestation of right-conduct is prevented by fruition of passions (delusion-producing karma) and thus a person lacks right-conduct. All these have been declared by the omniscient.

Thus, false-faith, false-knowledge and false-conduct are contrary to the three jewels which constitute the pathway of liberation.

Questions for Practice
Chapter 3

1. What drives a person into the cycle of births and deaths?
2. Explain the logic behind the example of iron and golden handcuffs/chains.
3. How have the Jinas revealed the path of liberation?
4. With what the omniscient has compared external austerities?
5. What destroys right-faith, right-knowledge and right-conduct?

CHAPTER 4

ASRAVA / INFLUX OF KARMA

The nature of inflow of karma is discussed here:

मिच्छत्तं अविरमणं कसायजोगा य सण्णसण्णा दु।
बहुविहभेया जीवे तस्सेव अणण्ण-परिणामा ।।164।।

164. False-belief, absence of vows, passions and yoga cause inflow of karma and these are psychical (chetana) and material (achetana) manifestations/modifications. The various types of inflow of karma which arise in the soul belong to the self and condition the self (in the transmigratory cycle).

णाणावरणादीयस्स ते दु कम्मस्स कारणं होंति।
तेसिं पि होदि जीवो य राग-दोसादि-भावकरो ।।165।।

165. Material inflow of karma which is caused by material modifications such as knowledge-obscuring and other karmas are caused by attachment and other psychic activity (bhava) where the soul is the instrumental (nimitta) cause. Attachment, aversion, etc take place in the state of ignorance and these in turn delude the jiva and the latter is said to be the cause of this.

A gyani has absence of inflow of karmas:

णत्थि दु आसवबंधो सम्मादिट्ठिस्स आसवणिरोहो।
संते पुव्व-णिबद्धे जाणदि सो ते अबंधंतो ।।166।।

166. A person with right-faith (samyak-darshan) has no bondage of karmas which are caused by inflow because of absence of psychic (bhava) karmas. He does not get bound by the new karmas but remains a knower of the existence of previously bound karmas.

Attachment, etc cause inflow of karmas:

भावो रागादिजुदो जीवेण कदो दु बंधगो भणिदो।
रागादि-विप्पमुक्को अबंधगो जाणगो णवरि ।।167।।

167. Attachment, aversion, delusion, etc. are done by the self and these are said to be the cause of bondage of karmas. For a person devoid of these psychic states of attachment, etc there can be no bondage; such a self remains only a knower (gyayak).

पक्के फलम्हि पडिए जह ण फलं बज्झए पुणो विंटे।
जीवस्स कम्मभावे पडिए ण पुणोदयमुवेदि ।।168।।

168. A ripe fruit that has fallen from the tree cannot be made part of the tree again (join the tree again). Similarly, once the psychic modes are separated from the soul, these do not create karmic bondage for the self.

Absence of karmic inflow for a gyani:

पुढवीपिंड-समाणा पुव्व-णिबद्धा दु पच्चया तस्स।
कम्म-सरीरेण दु ते बद्धा सव्वे वि णाणिस्स ।।169।।

169. There is absence of inflow of karmic matter for a person with right- knowledge; however the subtle karmic matter that is in the process of annihilation is considered as a mere lump of mud like other matter by the jiva.

चउविह अणेयभेयं बंधंते णाणदंसणगुणेहिं।
समए समए जम्हा तेण अबंधो त्ति णाणी दु ।।170।।

170. Material inflow of karma is caused by the above mentioned four factors and these create karmic bondage of many types every moment depending on the degree of contamination of knowledge and vision (the intrinsic pure nature of the jiva). The knower is not bound by these karmas because of absence of such psychic states.

जम्हा दु जहण्णादो णाणगुणादो पुणो वि परिणमदि।
अण्णत्तं णाण-गुणो तेण दु सो बंधक्षो भणिदो ।।171।।

171. With lowest quality of operation of knowledge characteristic of the self, there are alternate modifications of different types every moment, even in a very short duration. In other words within an antarmuhurt jnana is overpowered by raga in the lower stages of spiritual development. (Note: antarmuhurt is maximum time of a little less than 48 minutes)

दंसण-णाण-चरित्तं जं परिणमदे जहण्ण-भावेण।
णाणी तेण दु बज्झदि पोग्गल-कम्मेण विविहेण ।।172।।

172. Although there is absence of attachment, etc in case of a person with right-knowledge (or faith); the bondage of karma takes place due to lesser manifestation of right-faith, right-knowledge and right-conduct (Note that bondage happens

until a person achieves the state of omniscience where all the three are perfected).

सव्वे पुव्वणिबद्धा दु पच्चया अत्थि सम्मदिट्ठिस्स।
उवओ-गप्पाओगं बंधंते कम्म-भावेण ।।173।।
होदूण णिरुवभोज्जा तह बंधदि जह हवंति उवभोज्जा।
सत्तट्ठ-विहा भूदा णाणावरणादि-भावेहिं ।।174।।

173-174. A person with right-faith has in existence the previously bound material karma. When they mature, they cause new karmic bondage depending on the degree of involvement of the operative consciousness (upayoga) through attachment, etc. These remain in existence when not matured and cannot be enjoyed at this time, but they lead to the bondage of knowledge-obscuring and other seven-eight types of bondage when they mature (again depending on the involvement of the jiva).

संति दु णिरुवभोज्जा बाला इत्थी जहेह पुरिसस्स।
बंधदि ते उवभोज्जे तरुणी इत्थी जह णरस्स ।।175।।

175. When these previously bound karmas remain in existence, these cannot be enjoyed like a child-wife not fit for enjoyment until she matures. When she grows young, she gets due attraction and indulges in enjoyment. Similarly, seekers with right-faith remain indifferent to the existence of previously bound karmas and thus with no inflow of karma as the cause of attachment or aversion is absent in them.

एदेण कारणेण दु सम्मादिट्ठी अबंधगो भणिो।
आसव-भावाभावे ण पच्चया बंधक्षा भणिदा ।।176।।

176. The right believer of self is said to be the non-binder of karmas. In the absence of psychic karmic matter, there cannot be bondage of the subtle karmic matter.

रागो दोसो मोहो य आसवा णत्थि सम्मदिट्ठिस्स।
तम्हा आसव-भावेण विणा हेदू ण पच्चया होंति ।।177।।

177. There is absence of attachment, aversion and delusion in a self-realized person (samyak-drishti). In the absence of the causes of inflow of karma, influx of karmic matter by itself cannot take place.

हेदू चदुव्वियप्पो अट्ठ-वियप्पस्स कारणं भणिंदु।
तेसिं पि य रागादी तेसि-मभावे ण बज्झन्ति ।।178।।

178. Above mentioned four factors such as false-faith and others are said to be cause of bondage of karma and these in turn are caused by psychic states of attachment, etc. These psychic states are absent in case of a person with right- faith and hence no bondage incurs for a self realized seeker.

An example for the cause of bondage:

जह पुरिसेणाहारो गहिदो परिणमदि सो अणेयविहं।
मंस-वसा-रुहिरादी भावे उदरग्गि-संजुत्तो ।।179।।
तह णाणिस्स दु पुव्वं जे बद्धा पच्चया बहुवियप्पं।
बज्झंते कम्मं ते णय-परिहीणा दु ते जीवा ।।180।।

179-180. When food is consumed by an individual, it breaks down and gets converted into many forms such as flesh, fat, blood, etc. In the same manner previously bound karmic matter gets transformed into many types of karmic modifications when an individual adopts the false point of view giving up the real point of view.

Questions for Practice
Chapter 4

1. What is the nature of inflow of karma?
2. State the instrumental cause of knowledge-obscuring and other karmas.
3. Why is there absence of inflow of karma for the right believer?
4. Explain the meaning revealed though the following examples:
   a) Fallen ripe fruit b) Clay of earth
   c) Child-wife d) Grown-up wife
5 What is the purpose of providing the example of food getting transformed into flesh, fat etc?

CHAPTER 5

SAMVARA / STOPPAGE OF INFLUX OF KARMA

Stoppage of karma possible through discriminative knowledge:

उवओगे उवओगो कोहादिसु णत्थि को वि उवओगो।

कोहो कोहे चेव हि उवओगे णत्थि खलु कोहो ।।181।।

181. Consciousness characterised by upayoga is an attribute of the self and manifests through knowledge and vision. It is an intrinsic attribute of the soul completely distinct from anger and other passions. From the real point of view, anger remains an impure condition of the self and does not form a part of upayoga/ the pure soul.

अट्ठवियप्पे कम्मे णोकम्मे चावि णत्थि उवओगो।

उवओगम्हि य कम्मं णोकम्मं चावि णो अत्थि ।।182।।

182. Upayoga/consciousness does not manifest in eight types of karma and in body related karma (no-karma) and neither do these karma and no-karma have any capability of being a part of upayoga.(From the real point of view these are distinct and diverse).

एदं दु अविवरीदं णाणं जइया दु होदि जीवस्स।

तइया ण किंचि कुव्वदि भावं उवओग-सुद्धप्पा ।।183।।

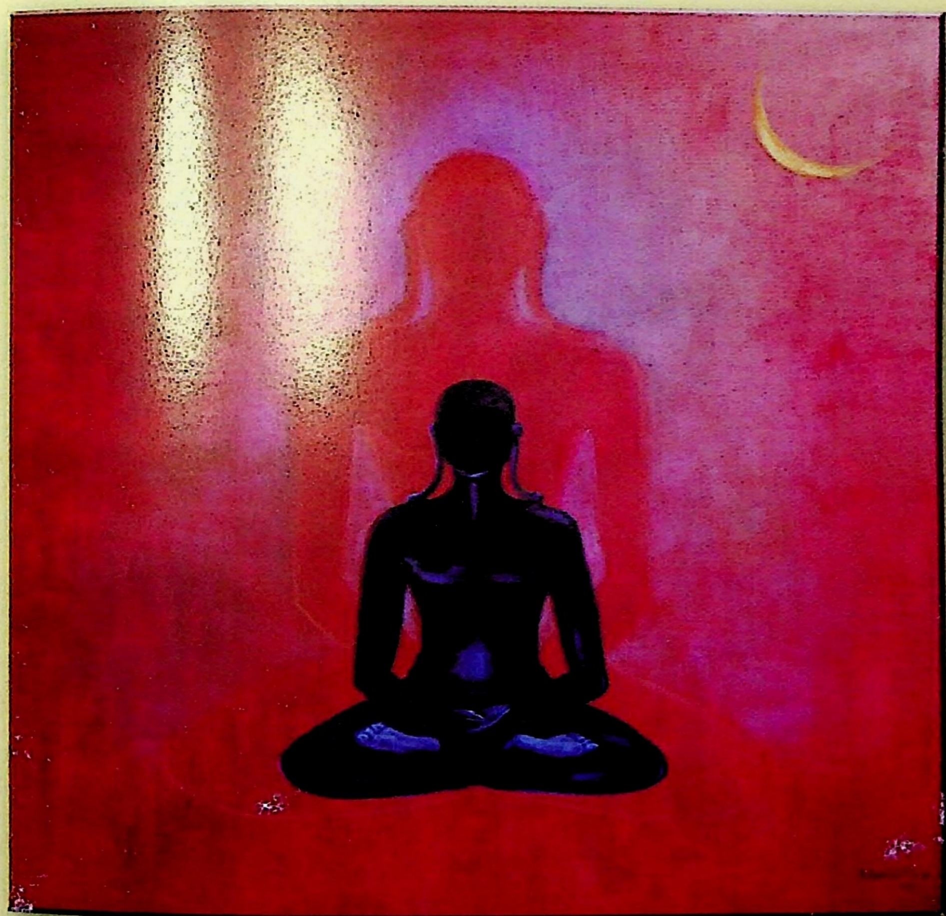
183. When such error-free knowledge emerges in an aspirant with right-faith, the upayoga of such souls remain with the pure soul and is not directed towards mundane affairs and pursuits.

How discriminative knowledge leads to the experience of pure soul?

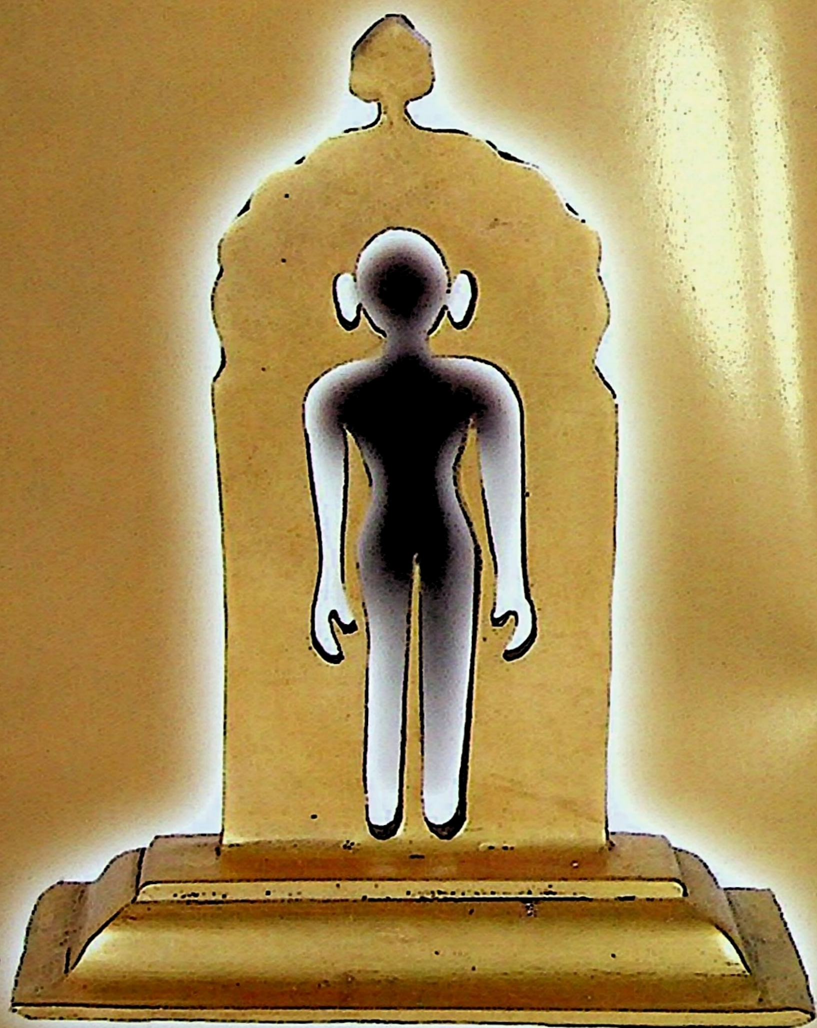
जह कणयमग्गितवियं पि कणयभावं ण तं परिच्चयदि।

तह कम्मोदय-तविदो ण जहदि णाणी दु णाणित्तं ।।184।।

184. No matter how much gold is heated, it never loses its innate nature of goldness. Likewise, fruition of karmas may create a lot of mayhem for a person with right-faith but such a person will never lose sight of his innate nature of knowledge. One with this kind of discriminative knowledge knows the pure nature of the self and will never get confused between the two.



Distinction of Asrava & Samvara



Pure Soul - Beyond all Perspectives

एवं जाणदि णाणी अण्णाणी मुणदि राग-मेवादं।
अण्णाण-तमोच्छण्णो आद-सहावं अयाणंतो ।।185।।

185. Ignorance of the self prevails due to absence of true knowledge and vision; thereby the jiva does not know its innate nature. He does not distinguish between impure psychic conditions and the pure nature and considers both of them to be the same.

सुद्धं तु वियाणंतो सुद्धं चेवप्पयं लहदि जीवो।
जाणंतो दु असुद्धं असुद्ध-मेवप्पयं लहदि ।।186।।

186. `Those who know and experience the soul to be pure will realize the pure soul and those who know the soul to be impure and experience the same will remain impure souls.

How does stoppage of karma take place? To this query the process of stoppage of karma is described:

अप्पाण-मप्पणा रुंधिऊण दोपुण्ण-पाव-जोगेसु।
दंसण-णाणम्हि ठिदो इच्छाविरदो य अण्णम्हि ।।187।।
जो सव्वसंगमुक्को झायदि अप्पाणमप्पणो अप्पा।
ण वि कम्मं णोकम्मं चेदा चिंतेदि एयत्तं ।।188।।
अप्पाणं झायंतो दंसणणाणमओ अणण्णमओ।
लहदि अचिरेण अप्पाणमेव सो कम्मपविमुक्कं ।।189।।

187-189. Those who restrain themselves from getting involved in auspicious and inauspicious activities, contemplate on the innate nature of the soul to be knowledge and vision, give up desires of other substances, do not nurture the desire of any external company, contemplate on the pure soul by own soul, do not focus on karmas and body-related karmas and contemplate on the unity of self being oneself; such seekers can realize the self and can experience the self. The soul that contemplates on the self-same nature and gets engrossed in it and becomes one with knowledge and vision attribute will realise the soul that is free from all karmas in no time.

The sequence of stoppage of karmas is described in the next three verses:

तेसिं हेदू भणिदा अज्झवसाणाणि सव्वदरिसीहिं।
मिच्छत्तं अण्णाणं अविरय-भावो य जोगो य ।।190।।

हेदुअभावे णियमा जायदि णाणिस्स आसवणिरोहो ।
आसव-भावेण विणा जायदि कम्मस्स वि णिरोहो ।।191।।
कम्मस्साभावेण य णोकम्माणं पि जायदि णिरोहो ।
णोकम्म-णिरोहेण य संसार-णिरोहणं होदि ।।192।।

190-192. The omniscient lord has declared the four factors causing influx of karma as false-faith, ignorance, lack of vows and the three channels of activity (yoga) (inclusive of passions, delusion, etc). One having right-faith, right-knowledge and right-conduct does not nurture these four causes of influx and so no bondage of bhava karma takes place and this prevents the influx and bondage of subtle karmic matter (dravya karma). With absence of karmic bondage, body related karma (no-karma) is also arrested and as a consequence, there will be stoppage of the transmigratory cycle of rebirths.

Questions for Practice
Chapter 5

1. What is upayoga? Where should it be directed?
2. What is the meaning of the statement – Anger subsists in anger itself?
3. What is explained by the example of heating of gold?
4. How is the experience of the self not possible for an ignorant?
5. How does stoppage of karma take place?
6. What is discriminative knowledge? State its importance.
7. What happens when there is complete absence of influx of karma?

CHAPTER 6

NIRJARA / SHEDDING OF KARMAS

The nature of annihilation of the subtle karmic matter (dravya-nirjara):

उवभोग-मिंदियेहिं दव्वाण-मचेदणाण-मिदराणं।
जं कुणदि सम्मदिट्ठी तं सव्वं णिज्जर-णिमित्तं ।।193।।

193. With right faith, whatever objects are enjoyed by a person, result in shedding of karma whether these are objects known by senses, animate or inanimate. This is about material shedding of karma.

The nature of annihilation of psychic karma (bhava-nirjara):

दव्वे उवभुंजंते णियमा जायदि सुहं व दुक्खं वा।
तं सुह-दुक्ख-मुदिण्णं वेददि अध णिज्जरं जादि ।।194।।

194. Enjoyment of other substances (sensual pleasures) will certainly lead to happiness or unhappiness as a rule. All experiences of enjoyment are categorised as pleasant or unpleasant. Knowing this, the ignorant one creates bondage since he is not detached and one with right-faith sheds the karmas as he is without attachment to these objects and pleasures. [Thus the annihilation of the inner impurities takes place when they are not nurtured through spiritual absorption.]

The power of knowledge is described here:

जह विसमुवभुंजंतो वेज्जो पुरिसो ण मरणमुवयादि।
पोग्गल-कम्मस्सुदयं तह भुंजदि णेव बज्झदे णाणी ।।195।।

195. If a doctor, who is an expert in anti-poison treatment, consumes poison, will not die as he knows how to neutralise the impact of poison. Similarly, a wise person with right-faith has the knowledge for neutralising the impact of enjoyment of objects and not letting karmic bondage take place (or minimise the impact of bondage).

The power of detachment:

जह मज्जं पिबमाणो अरदीभावेण मज्जदि ण पुरिसो।
दव्वुवभोगे अरदो णाणी वि ण बज्झदि तहेव ।।196।।

196. Like a person who drinks wine but does not become intoxicated if he is indifferent to it (he may be forced to take it, or takes it without any interest, or may take it as a medicine); so also a spiritual person with right-faith and right-knowledge may seem to be engaged in worldly pleasures but does not get bound by karmas (as he is spiritually awakened and has no attachment for them).

This indeed is a paradoxical situation:

सेवंतो वि ण सेवदि असेवमाणो वि सेवगो कोई।
पगरणचेट्ठा कस्स वि ण य पायरणो त्ति सो होदि ।।197।।

197. Those that enjoy the objects really do not enjoy them; while those not enjoying them, are actually enjoying them (as they are with delusion and attachment). This is like those who play the role of different characters (say, in a drama/movie), do not actually turn into the same character (even though they play the roles in the best possible manner).

The nature of right-believer (samyak-drishti):

उदयविवागो विविहो कम्माणं वण्णिदो जिंवरेहिं।
ण दु ते मज्झ सहावा जाणग-भावो दु अहमेक्को ।।198।।

198. A person with right faith knows the self and others this way: There are many types of rise and fruition of karmas which have been revealed by the omniscients. These do not belong to my nature and I am only of the nature of knower. (A person with right-faith directly experiences this way)

पोग्गल-कम्मं रागो तस्स विवागोदओ हवदि एसो।
ण दु एस मज्झ भावो जाणग-भावो हु अहमेक्को ।।199।।

199. The nature of attachment is inanimate and is material in nature. It happens due to the rise of the subtle karma. These are alien to my nature. My nature is only of knower. (A person with right-faith directly experiences thus.)
In place of attachment, one can replace with sixteen other expressions and understand spirituality for better comprehension: aversion, delusion, anger, ego, deceit, greed, karma, body-related karma, mind, speech, body, ears, eyes, nose, tongue and touch. One may consider many more like these.

एवं सम्माद्दिट्ठी अप्पाणं मुणदि जाणगसहावं।
उदयं कम्मविवागं च मुयदि तच्चं वियाणंतो ।।200।।

200. A person with right-faith (samyak-drishti) views the nature of soul to be knower (gyayak), based on the understanding of tattvas or reality and keeps away from the rise/fruition of material karmas. (He is guided by knowledge of the self and detachment.)

परमाणु-मित्तयं पि हु रागादीणं तु विज्जदे जस्स।
ण वि सो जाणदि अप्पाणयं तु सव्वागम-धरो वि ।।201।।

201. One, who considers even an iota of attachment as his, does not know the real nature of the pure soul even if he is a master of all scriptures.

अप्पाण-मयाणंतो अणप्पयं चावि सो अयाणंतो।
कह होदि सम्मदिट्ठी जीवाजीवे अयाणंतो ।।202।।

202. One who does not have knowledge of the pure soul does not know the non-soul substances as well. Thus, how can anyone, who does not know the soul and non-soul substances said to be having right faith?

What does the right believer reject?

आदम्हि दव्वभावे अपदे मोत्तूण गिण्ह तह णियदं।
थिरमेगमिमं भावं उवलब्भंतं सहावेण ।।203।।

203. He rejects all the states of transient material (dravya) karma and psychical (bhava) karma and accepts the state of experience of the pure soul which is permanent, steady and one indivisible whole.

Knowledge is the only means to achieve liberation:

आभिणिसुदोधिमणकेवलं च तं होदि एक्कमेव पदं।
सो एसो परमट्ठो जं लहिदुं णिव्वुदिं जादि ।।204।।

204. Different types of knowledge based on senses (mati), discriminatory knowledge (shrut), clairvoyance (avadhi), telepathy (manah paryay) and omniscience (keval) are the state of knowledge only. The realisation of this state is realization of reality and achievement of moksha.

Knowledge is the key to moksha:

णाणगुणेण विहीणा एदं तु पदं बहु वि ण लहंते ।
तं गिण्ह णियद-मेदं जदि इच्छसि कम्म-परिमोक्खं ।।205।।

205. Many people make several efforts to understand reality and the supreme state but do not succeed in the absence of lack of knowledge of this attribute of knowledge. One who is desirous of liberation from karmic bondage must comprehend this state of knowledge nature of the pure soul.

एदम्हि रदो णिच्चं संतुट्ठो होहि णिच्चमेदम्हि ।
एदेण होहि तित्तो होहदि तुह उत्तमं सोक्खं ।।206।।

206. One who loves the pure soul, seeks contentment in knowing the pure soul, gets fully involved in knowledge (filled to the brim by the knowledge of the pure soul) and such a seeker will certainly achieve the supreme sate of happiness (and moksha).

को णाम भणिज्ज बुहो परदव्वं मम इमं हवदि दव्वं ।
अप्पाण-मप्पणो परिग्गहं तु णियदं वियाणंतो ।।207।।

207. A person with right-faith (gyani) knows (and experiences) very well that his pure soul is only his (eternal) possession. How can he say that other substances are his possessions?

मज्झं परिग्गहो जदि तदो अहमजीवदं तु गच्छेज्ज ।
णादेव अहं जम्हा तम्हा ण परिग्गहो मज्झ ।।208।।

208. If external possessions (other than one's soul) can ever be mine, then I become a non-soul substance. From the real point of view, my nature (soul's nature) has always been that of knowing and therefore, these external substances can never become my possessions.

छिज्जदु वा भिज्जदु वा णिज्जदु वा अहव जादु विप्पलयं ।
जम्हा तम्हा गच्छदु तह वि हु ण परिग्गहो मज्झ ।।209।।

209. External (other than the self) possessions can never belong to the soul. Whatever happens to these objects, do not affect me in any way. Let these be pierced or divided, let others take them away, let these be destroyed or let any other way they be deformed; but these objects can never be mine (my possessions).

[Note: A person with right-faith is not affected by destruction or deformities of other substances.]

A gyani does not have different kinds of desires (Verse 210-219):

अपरिग्गहो अणिच्छो भणिुो णाणी य णेच्छदे धम्मं ।
अपरिग्गहो दु धम्मस्स जाणगो तेण सो होदि ।।210।।

210. In the state of non-possession, there are no desires. A wise person does not nurture an iota of desire for auspicious deeds (punya). Hence he is not the possessor of these deeds but he is only the knower of these deeds.
[Note: To have any desire is possession. Desirelessness is non-possession.]

अपरिग्गहो अणिच्छो भणिदो णाणी य णेच्छदि अधम्मं।
अपरिग्गहो अधम्मस्स जाणगो तेण सो होदि ।।211।।

211. The state of no desires means the state of non-possession. A knowledgeable person does not nurture evil deeds (papa). Hence he is not the possessor of evil deeds but he is only the knower of these deeds.

अपरिग्गहो अणिच्छो भणिदो णाणी य णेच्छदे असणं।
अपरिग्गहो दु असणस्स जाणगो तेण सो होदि ।।212।।

212. The state of desirelessness means the state of non-possession. A wise man does not nurture any desire for food. Hence he is not the possessor of desire for food but he is only the knower of the state of hunger.

अपरिग्गहो अणिच्छो भणिुो णाणी य णेच्छदे पाणं।
अपरिग्गहो दु पाणस्स जाणगो तेण सो होदि ।।213।।

213. The state of no desires means the state of non-possession. A wise person does not have any desire for any drinks. Hence he is not the possessor of desire for drinking but he is only the knower of the state of thirst.

एमादिए दु विविहे सव्वे भावे य णेच्छदे णाणी।
जाणगभावो णियदो णीरालंबो दु सव्वत्थ ।।214।।

214. A person with right does not desire different types of psychic states (bhava). He has realised the independent nature of the

pure soul and does not seek refuge in desires but remains a knower of these desires.

[Note: Those who have self realisation are completely devoid of desires for possessions as these are against the nature of the pure soul.]

उप्पण्णोदय-भोगो वियोग-बुद्धीए तस्स सो णिच्चं ।
कंखा-मणागदस्स य उदयस्स ण कुव्वदे णाणी ।।215।।

215. Whatever enjoyable objects are there at present arise out of the operation of previously bound karmas and hence the knower is always indifferent to them in view of the great attitude of renunciation and he does not desire such karmas that will lead to enjoyment of worldly pleasures in future.

[Note: Rise of karma affects enjoyment related to the past, present and future. Enjoyment due to the rise of past karmas has ended. Even an iota of desire or attachment for present and/or for future, will create bondage; hence sublime indifference (vairagya) is a great virtue.]

जो वेददि वेदिज्जदि समए समए विणस्सदे उभयं ।
तं जाणगो दु णाणी उभयं पि ण कंखदि कयावि ।।216।।

216. What one feels about desires now (vedak) and what is felt (vedya) – both disappear every moment. Realising this nature of psychic emotions, the knower (gyayak) remains only the knower and does not desire either of these.

Note: The momentary nature of desires and the game of rise and disappearance of desires are understood by a person with right-faith. Hence, he does not want to become a victim of these treacherous desires and remains indifferent. There is time difference between the vedak and vedya bhavas, when one is there, the other is not there. These are distortions of the self and hence not worth getting involved.

बंधुवभोगणिमित्ते अज्झवसाणोदएसु णाणिस्स ।
संसार-देह-विसएसु णेव उप्पज्जदे रागो ।।217।।

217. The enlightened self (gyani) remains indifferent to all ideas of attachment and body-related desires as these are instrumental (nimitta) for karmic bondage and their

enjoyment caused due to the fruition of karmas resulting in further bondage and rebirths in mundane existence.

[Note: Attachment, aversion and delusion are instrumental in holding a soul in this mundane world and contemplation of enjoyment (pain and pleasure) condition the physical bondage. The knower renounces all desires and remains indifferent.]

णाणी रागप्पजहो सव्वदव्वेसु कम्ममज्झगदो ।
णो लिप्पदि रजएण दु कद्दममज्झे जहा कणयं ।।218।।
अण्णाणी पुण रत्तो सव्वदव्वेसु कम्ममज्झगदो ।
लिप्पदि कम्मरएण दु कद्दममज्झे जहा लोहं ।।219।।

218-219. The knower (gyani) gives up attachment of all substances. Even if he remains in the midst of karma, he does not get affected by them. It is like the gold that remains in the midst of the mire but does not get affected by the sludge.

The ignorant (agyani) does not give up attachment to all substances. He remains in the midst of karma and gets affected by them. It is like the iron that remains in the midst of mire and gets rusted.

[Note: The difference between the knower and ignorant is given above.]

The nature of a substance is independent of other substances- an example:

भुंजंतस्स वि विविहे सच्चित्ताचित्तमिस्सिए दव्वे ।
संखस्स सेदभावो ण वि सक्कदि किण्हगो कादुं ।।220।।
तह णाणिस्स वि विविहे सच्चित्ताचित्तमिस्सिए दव्वे ।
भुंजंतस्स वि णाणं ण सक्कमण्णाणदं णेदुं ।।221।।

220-221. The white colour of the shell of a conch fish cannot be altered into black even if it eats various foods consisting of animate, inanimate and mixed substances. Similarly, the knower enjoys various types of objects such as animate, inanimate and mixed but his knowledge does not get converted into ignorance.

जइया स एव संखो सेदसहावं तयं पजहिदूण ।
गच्छेज्ज किण्हभावं तइया सुक्कत्तणं पजहे ।।222।।

तह णाणी वि हु जइया णाणसहावं तयं पजहिदूण।
अण्णाणेण परिणदो तइया अण्णाणदं गच्छे ।।223।।

222-223. However, the same conch fish, of its own, changes into colour with or without taking any particular food and gives up the white colour of the shell and becomes black in colour. In the same way, the knower may also give up the soul's nature of knowledge, behaves like an ignorant soul and then he becomes one without right knowledge (and creates bondage).

Karmas do not force anyone to enjoy its fruits:

पुरिसो जह को वि इहं वित्ति-णिमित्तं तु सेवदे रायं।
तो सो वि देदि राया विविहे भोगे सुहुप्पाए।।224।।
एमेव जीवपुरिसो कम्मरयं सेवदे सुह-णिमित्तं।
तो सो वि देदि कम्मो विविहे भोगे सुहुप्पाए।।225।।
जह पुण सो च्चिय पुरिसो वित्ति-णिमित्तं ण सेवदे रायं।
तो सो ण देदि राया विविहे भोगे सुहुप्पाए।।226।।
एमेव सम्मदिट्ठी विसयत्थं सेवदे ण कम्म-रयं।
तो सो ण देदि कम्मो विविहे भोगे सुहुप्पाए।।227।।

224-227. It is found in this world that those who desire a living from the king by serving him, receive rewards from the king that provide pleasure in day to day life. Likewise, if people engage in the service of karmas, then these karmas also impart to them certain objects which provide pleasures to them. Further, those who do not want to get livelihood from the king, do not serve him, the king also does not reward them with objects that provide pleasure to them. Likewise, if people (gyanis) do not engage in the service of karmas, then these karmas also do not impart them the worldly objects which provide the ephemeral pleasures.

Now, follows the description of the eight qualities of a person with right-faith worthy of liberation:

सम्मादिट्ठी जीवा णिस्संका होंति णिब्भया तेण।
सत्तभयविप्पमुक्का जम्हा तम्हा दु णिस्संका।।228।।

228. Samyak-drishtis (spiritual aspirants) have no doubts whatsoever about reality and are consequently fearless.

There is absence of seven types of fears in them and consequently they are beyond doubt (and remain unmoved in adverse conditions).

What is this nihshanka nature of a samyak-drishti?

जो चत्तारि वि पाए छिंददि ते कम्म-बंध-मोहकरे।
सो णिस्संको चेदा सम्मादिट्ठी मुणेदव्वो ।।229।।

229. A right-believer who has overcome all doubts is one who cuts across four types of causes of karmic bondage (false-faith, lack of self-restraint/vows, passions and activity through the three channels) through absorption in his spiritual (knower-seer) nature.

He does not incur karmic bondage relating to different kinds of fear but annihilates karma as a result of doubtlessness and fearlessness.

Desire-free quality (nihkankshita):

जो दु ण करेदि कंखं कम्मफलेसु तह सव्वधम्मेसु।
सो णिक्कंखो चेदा सम्मादिट्ठी मुणेदव्वो ।।230।।

230. The knower, who has no desire for enjoying the fruits of karma and other properties of other substances, is called as nihkanksh samyak-drishti - a true believer who is free of desires.

Hence, he has no karmic bondage arising due to desires but is instrumental in causing annihilation of karma as a result of desirelessness.

Quality of non-disgust (nirvichikitsa):

जो ण करेदि दुगुंछं चेदा सव्वेसि-मेव धम्माणं।
सो खलु णिव्विदिगिच्छो सम्मादिट्ठी मुणेदव्वो ।।231।।

231. A knower who has no disgust of any kind towards any quality of any substance is said to be having the quality of nirvichikitsa.

Hence, he has no karmic bondage due to disgust but has only shedding of karma as a result of this quality.

Quality of non-delusion (amuddha):

जो हवदि असम्मूढो चेदा सद्दिट्ठि सव्व-भावेसु।
सो खलु अमूढदिट्ठी सम्मादिट्ठी मुणेदव्वो ।।232।।

232. The knower with the supreme spiritual quality of gyayak-bhava has absence of delusion towards all properties of substances and thus is said to be amuddha.

Hence, he incurs no karmic bondage due to delusion but there is only removal of karma as a result of non-delusion.

Quality of Upaguhan (enrichment):

जो सिद्धभत्तिजुत्तो उवगूहणगो दु सव्वधम्माणं।
सो उवगूहण-कारी सम्मादिट्ठी मुणेदव्वो ।।233।।

233. One who is devoted to pure or liberated souls (siddhas) and does not reveal the defaults of fellow followers (keeps away from attachment and aversion) is called as right-believer with the upaguhan quality.

Hence he has no karmic bondage due to the ability to enhance spiritual quality or inability to reveal faults of others but has only shedding of karma as he remains a knower.

[Note: Upaguhan has two meanings - hiding and enrichment. The right-believer never reveals the faults of others (does not take pleasure in highlighting others' flaws). He is focussed on the contemplation of the pure soul without wasting time in pointing out imperfections of others hence there is spiritual augmentation.]

Quality of reaffirmation on the great spiritual path (sthitikaran):

उम्मग्गं गच्छंत सगं पि मग्गे ठवेदि जो चेदा।
सो ठिदिकरणा-जुत्तो सम्मादिट्ठी मुणेदव्वो ।।234।।

234. The knower attempts to re-establish himself on the great spiritual path when he deviates or wavers from the right path of liberation. Such a person with right-belief is said to be observing this quality of sthitikaran.

Hence he has no karmic bondage caused due to deviation of the path but has only shedding of karma as he remains knower of pure soul.

Fondness for advanced spiritual practitioners (vatsalya):

जो कुणदि वच्छलत्तं तिण्हं साहूण मोक्खमग्गम्हि।
सो वच्छल-भाव-जुदो सम्मादिट्ठी मुणेदव्वो ।।235।।

235. The knower first has concern in his spiritual nature and has deep fondness for advanced spiritual practitioners viz., the acharyas, upadhyayas and sadhus (from vyavahara standpoint) adopting the path of three jewels (tri-ratnas). Hence he has no karmic bondage arising due to non-affection of advanced spiritual practitioners but has only shedding of karma as he remains a knower of even this kind of fondness.

Quality of propagation of righteousness and spirituality (prabhavana):

विज्जारह-मारूढो मणोरह-पहेसु भमइ जो चेदा।
सो जिण-णाण-पहावी सम्मादिट्ठी मुणेदव्वो ।।236।।

236. One who rides on the chariot of knowledge and focuses his attention (mind) on reality/pure soul is called as right-believer with absorption in the path as revealed by the omniscient/s.

Hence he has no karmic bondage due to non-absorption in the path but has only shedding of karma as he remains the knower of this quality.

Questions for Practice
Chapter 6

1. How does the experience of the soul lead to annihilation of karmas?
2. What does the example of a doctor show?
3. What does the example of a person who takes wine show? State its implications.
4. Why the rise and fruition of karmas do not affect the knower?
5. State the features of true nature of the self.
6. What type of mistake a person can make who has studied all the scriptures?
7. One who does not know the soul, what does he not know?
8. How many types of knowledge are there from the real point of view?
9. What should be done to attain liberation?
10. Gold in the midst of mire remains uncontaminated, while a piece of iron gets contaminated. What does the statement reveal?
11 The conch-fish does not change its white colour, no matter whatever it may eat but may change intrinsically. What does this example show?
12 Explain the qualities of a person with right belief.



CHAPTER 7

BANDHA / BONDAGE OF KARMA

Now, the cause of bondage is clearly elucidated:

जह णाम को वि पुरिसो णेहब्भत्तो दु रेणुबहुलम्मि।
ठाणम्मि ठाइदूण य करेदि सत्थेहिं वायामं ।।237।।
छिंददि भिंददि य तहा तालीतलकयलिवंसपिंडीओ।
सच्चित्ताचित्ताणं करेदि दव्वाण-मुवघादं ।।238।।
उवघादं कुव्वंतस्स तस्स णाणा-विहेहिं करणेहिं।
णिच्छयदो चिंतेज्ज हु किं पच्चयगो दु रयबंधो ।।239।।
जो सो दु णेहभावो तम्हि णरे तेण तस्स रयबंधो।
णिच्छयदो विण्णेयं ण काय-चेट्ठाहिं सेसाहिं ।।240।।
एवं मिच्छादिट्ठी वट्टंतो बहु-विहासु चिट्ठासु।
रागादी उवओगे कुव्वंतो लिप्पदि रएण ।।241।।

237-241. Consider the example of a person applying oil or other greasy substance on the body and remains in a very dusty place doing activities with weapons (sword, etc) and cuts the trees and/or branches of palm, banana, bamboo, ashoka, etc and destroys the objects there, be it animate or inanimate. By doing these he causes destruction of various objects with many instruments. Let us consider the real reason for the dust that gets bound to him in the process? It is the greasy stuff of oil, etc. that is the real reason for this bondage of dust on his body and not the various bodily activities. In the same manner, a person with false-faith gets engaged in many activities and has upayoga in these activities with psychic emotions of attachment, etc and gets bound with the grime of karmas.

[Note: It is established through logic that karmic particles, channels of mind, speech, body and abuse of animate or inanimate things are not the reasons for bondage but the engagement of upayoga in attachment, aversion, etc is the real cause of karmic bondage.]

Why does a samyak-drishti not incur bondage?

जह पुण सो चेव णरो णेहे सव्वम्हि अवणिदे संते।
रेणुबहुलम्मि ठाणे करेदि सत्थेहिं वायामं ।।242।।
छिंददि भिंददि य तहा तालीतलकयलिवंसपिंडीओ।
सच्चित्ताचित्ताणं करेदि दव्वाण-मुवघादं ।।243।।
उवघादं कुव्वंतस्स तस्स णाणा-विहेहिं करणेहिं।
णिच्छयदो चिंतेज्ज हु किं पच्चयगो ण रयबंधो ।।244।।
जो सो दु णेहभावो तम्हि णरे तेण तस्स रयबंधो।
णिच्छयदो विण्णेयं ण कायचेट्ठाहिं सेसाहिं ।।245।।
एवं सम्मादिट्ठी वट्टंतो बहुविहेसु जोगेसु।
अकरंतो उवओगे रागादी ण लिप्पदि रएण ।।246।।

242-246. Consider an opposite example of a person who has not applied oil or any other greasy thing on the body and remains in the dusty place doing exercises with weapons (sword, etc) and cuts the trees and/or branches of palm, banana, bamboo, ashoka, etc and destroys the objects there, be it animate or inanimate. By doing these he causes destruction of various objects with many instruments. Let us consider what is the real reason for dust not getting bound to him in the process? It is the absence of the greasy stuff of oil, etc. that is the real reason for not incurring the accumulation of dust on his body and not those bodily activities. In the same manner, a person with right-faith gets engaged in many activities but there is absence of the psychic emotions of attachment, etc. in his upayoga and so he does not get bound with the dust of karmas.

The intention of a false-believer:

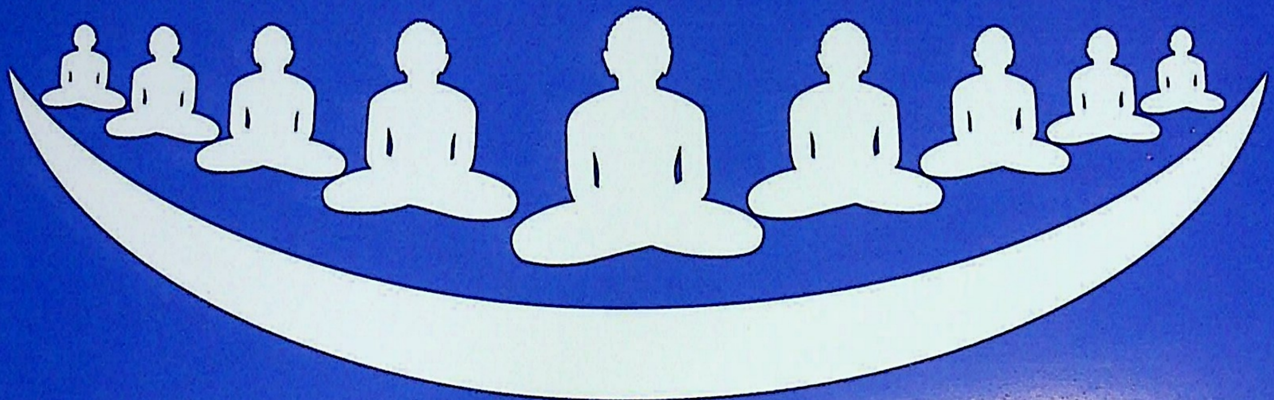
जो मण्णदि हिंसामि य हिंसिज्जामि य परेहिं सत्तेहिं।
सो मूढो अण्णाणी णाणी एत्तो दु विवरीदो ।।247।।

247. A person with delusion/ false faith or one devoid of right-knowledge thinks like this: "I kill other lives" and "I get killed by other beings". One who thinks contrary to this is the knower.

Erroneous reasoning symbolizes ignorance:



Destruction of Karmic Bondage



State of Liberation / Moksha

आउक्खयेण मरणं जीवाणं जिणवरेहिं पण्णत्तं।
आउं ण हरेसि तुं कह ते मरणं कदं तेसिं ।।248।।

248. According to the omniscients, the death of a being is caused by termination of age related karma. No one can take away this age karma from any one, if so then, how can a person kill others?

आउक्खयेण मरणं जीवाणं जिणवरेहिं पण्णत्तं।
आउं ण हरंति तुहं कह ते मरणं कदं तेहिं ।।249।।

249. According to the omniscients, the death of a being is caused by termination of age related karma. Others cannot take away this age karma from you, if so then, how can others kill you?

Why does erroneous reasoning symbolize ignorance?

जो मण्णदि जीवेमि य जीविज्जामि य परेहिं सत्तेहिं।
सो मूढो अण्णाणी णाणी एत्तो दु विवरीदो ।।250।।

250. The belief, "I can cause others to live and others can make me live" is an erroneous (deluded) and ignorant view. The wise (gyani) has the contrary view. (A gyani is one who knows that the pure soul is a knower and seer and not a doer of anything other than this).

आऊदयेण जीवदि जीवो एवं भणंति सव्वण्हू।
आउं च ण देसि तुं कहं तए जीविदं कदं तेसिं ।।251।।

251. A being lives because of fruition of age-determining karma as revealed by the omniscients. One cannot give (or transfer as these are subtle and not known to us)) this karma to others, then how can you say that you are making others live?

आऊदयेण जीवदि जीवो एवं भणंति सव्वण्हू।
आउं च ण दिंति तुहं कहं णु ते जीविदं कदं तेहिं ।।252।।

252. A being lives because of fruition of age-related karma as revealed by the omniscients. Others cannot give (or transfer as these are subtle and not known to us)) this karma to you, then how can others say that they are making you live?

The same logic applies to thinking about pleasures and pain:

जोअप्पणा दु मण्णदि दुक्खिदसुहिदे करेमि सत्ते त्ति ।
सो मूढो अण्णाणी णाणी एत्तो दु विवरीदो ।।253।।

253. One who believes, "I make others happy or unhappy" and "Others make me happy or unhappy" remains with delusion and ignorance. The knowledgeable has view contrary to the above.

कम्मोदएण जीवा दुक्खिदसुहिदा हवंति जदि सव्वे ।
कम्मं च ण देसि तुं दुक्खिदसुहिदा कह कया ते ।।254।।

254. All beings become unhappy or happy due to the rise/ operation of (delusion-producing) karma and you cannot impart karmas to them, then how can you make them miserable or happy?

कम्मोदएण जीवा दुक्खिदसुहिदा हवंति जदि सव्वे ।
कम्मं च ण दिंति तुहं कदोसि कहं दुक्खिदो तेहिं ।।255।।

255. All beings become unhappy or happy due to the rise/ operation of (delusion-producing) karmas and others cannot impart these karmas to you, then how can others make you miserable?

कम्मोदएण जीवा दुक्खिदसुहिदा हवंति जदि सव्वे ।
कम्मं च ण दिंति तुहं कह तं सुहिदो कदो तेहिं ।।256।।

256. All beings become unhappy or happy due to the rise/ operation of (delusion-producing) karmas and others cannot impart karmas to them, then how can others make you happy?
[Note: Not knowing the true nature of the soul and karmas, the ignorant one has attachment to the objects and thus causes bondage.]

It is false-belief that one can cause misery to others:
जो मरदि जो य दुहिदो जायदि कम्मोदएण सो सव्वो ।
तम्हा दु मारिदो दे दुहाविदो चेदि ण हु मिच्छा ।।257।।

257. Death and/or misery of living beings are all the consequences of operation of one's own karmas. Is not your belief that "I killed, I caused misery" really false?

जो ण मरदि ण य दुहिदो सो वि य कम्मोदएण चेव खलु।
तम्हा ण मारिदो णो दुहाविदो चेदि ण हु मिच्छा ।।258।।

258. Those beings that do not die and/or do not suffer misery is due to the consequences of operation of one's own karmas. Is not your belief that "I did not kill or I did not cause misery" really false?
[Note: Such statements seem to be true in common parlance from the practical (vyavahara) standpoint but not true from the real point of view.]

Erroneous thinking leads to karmic bondage:

एसा दु जा मदी दे दुक्खिदसुहिदे करेमि सत्ते त्ति।
एसा दे मूढमदी सुहासुहं बंधदे कम्मं ।।259।।

259. It is this erroneous notion, "I cause others to be unhappy or happy" are caused due to delusion and ignorance and these create bondage of auspicious and inauspicious karmas. (This false conception results in immense karmic bondage).

दुक्खिदसुहिदे सत्ते करेमि जं एवमज्झवसिदं ते।
तं पावबंधगं वा पुण्णस्स व बंधगं होदि ।।260।।

260. One who thinks, "I make beings miserable or happy", creates bondage of evil (papa) or good (punya) karmas.

मारिमि जीवावेमि य सत्ते जं एवमज्झवसिदं ते।
तं पावबंधगं वा पुण्णस्स व बंधगं होदि ।।261।।

261. One who thinks, "I kill others and others live because of me", creates bondage of evil (papa) or good (punya) karmas.
[Note: It is wrong to think that reasons for bondage of evil and good deeds are different. Ignorance (of the nature of reality) and false conception/perverse attitude (mithyatva) are the causes of both papa and punya.]

अज्झवसिदेण बंधो सत्ते मारेउ मा व मारेउ।
एसो बंधसमासो जीवाणं णिच्छयणयस्स ।।262।।

262. Whether one kills living beings or does not kill others, the bondage is created by the very idea/thought of killing. This is the essence of the principle of bondage from the real point of view. (Here, the real standpoint is focussed and the

vyavahara point of view is treated as secondary. Adopting only one point of view all the times is false-faith).

एवमलिए अदत्ते अबंभचेरे परिग्गहे चेव।
कीरदि अज्झवसाणं जं तेण दु बज्झदे पावं ।।263।।

263. The desire/idea to kill, thoughts of lying, stealing, lack of chastity (abrahmacharya) and possessions lead to the bondage of papa karma.

तह वि य सच्चे दत्ते बंभे अपरिग्गहत्तणे चेव।
कीरदि अज्झवसाणं जं तेण दु बज्झदे पुण्णं ।।264।।

264. Further, thoughts of truthfulness, non-stealing, celibacy and non-possessions lead to the bondage of punya karmas.

वत्थुं पडुच्च जं पुण अज्झवसाणं तु होदि जीवाणं।
ण य वत्थुदो दु बंधो अज्झवसाणेण बंधोत्थि ।।265।।

265. The underlying factor for all kinds of thoughts is attachment and aversion for worldly things. Bondage is caused by one's thoughts about the objects and not by the external objects themselves.

Now, it is discussed how false ideas are pointless and meaningless:

दुक्खिदसुहिदे जीवे करेमि बंधेमि तह विमोचेमि।
जा एसा मूढमदी णिरत्थया सा हु दे मिच्छा ।।266।।

266. The thoughts such as "I cause living beings to be unhappy or happy and I cause bondage to others or liberate others from bondage" arise due to delusion (attachment or aversion), without any purpose and are false.

अज्झवसाणणिमित्तं जीवा बज्झंति कम्मणा जदि हि।
मुच्चंति मोक्खमग्गे ठिदा य ता किं करेसि तुं ।।267।।

267. If karmic bondage is created by one's own thoughts as instrumental reasons (nimitta) and thoughts lead to release from karma and attainment of moksha, then your idea to bind and liberate others is futile and unrealistic? (The idea to bind or release does not serve any purpose).

[Note: One's thoughts do not cause changes in other substances and are called as Akinchitkar (of zero-impact)

i.e., not having even the slightest impact. Our own thoughts of attachment or detachment lead to our bondage or release from karmas. Other factors are mere instrumental agents and not the root cause.]

सव्वे करेदि जीवो अज्झवसाणेण तिरियणेरइए।
देवमणुए य सव्वे पुण्णं पावं च णेयविहं ।।268।।

268. Various modifications (paryaya) of the life of (infinite) living beings such as sub-human, hellish, celestial and human conditioning is caused by the different kinds of good and evil thoughts of the ignorant jiva.

धम्माधम्मं च तहा जीवाजीवे अलोगलोगं च।
सव्वे करेदि जीवो अज्झवसाणेण अप्पाणं ।।269।।

269. Similarly, the self identifies oneself with substances of medium of motion (dharma), medium of rest (adharma), other living and non-living things, loka-aloka (space) with thoughts of different kinds (but fails to identify itself with the transcendental self which is the all-knowing supreme reality).

[Note: Such thoughts are due to ignorance of reality.]

Absence of defilements such as attachment and aversion (raga and dvesha), etc do not cause bondage:

एदाणि णत्थि जेसिं अज्झवसाणाणि एवमादीणि।
ते असुहेण सुहेण व कम्मेण मुणी ण लिप्पंति ।।270।।

270. An ascetic who has relinquished all such defilements (and is devoted to the contemplation of reality) is unaffected by auspicious and inauspicious bondage of karmas. (True ascetics are absorbed in the contemplation of the transcendental reality characterised by right-faith, right-knowledge and right-conduct and hence do not cause or incur intensive kind of bondage of karmas).

What do we mean by these defilements/thought activities? There is a need to understand the terminology in view of its frequent usage:

बुद्धी ववसाओ वि य अज्झवसाणं मदी य विण्णाणं।
एक्कट्ठमेव सव्वं चित्तं भावो य परिणामो ।।271।।

271. The following words are synonymous and have the same meaning - buddhi (comprehension), vyavasaya (engagement of mind, speech and body), adhyavasana (cognitive activity), mati (perception based on senses), vijnana (systematic knowledge), chitta (consciousness), bhava (conscious modification), and parinama (conscious manifestation or transformation).

एवं ववहारणओ पडिसिद्धो जाण णिच्छयणएण ।
णिच्छयणयासिदा पुण मुणिणो पावंति णिव्वाणं ।।272।।

272. The practical point of view (based on dependence on other substances) is superseded by the real point of view (which is based on independence of the soul). The ascetics (enlightened, detached seekers) accomplish liberation (nirvana) by taking refuge in the real point of view.

Abhavya, one who is incapable of achieving moksha, relies on the practical point of view and fails to experience the transcendental reality:

वदसमिदीगुत्तीओ सीलतवो जिणवरेहिं पण्णत्तं ।
कुव्वंतो वि अभव्वो अण्णाणी मिच्छदिट्ठी दु ।।273।।

273. The abhavya (ascetic) undertakes the vows, various carefulness-es called samiti, self-restraints called guptis, celibacy and austerities as propounded by the omniscients but remains ignorant of the nature of the pure soul and nurtures false-faith.

मोक्खं असद्दहंतो अभवियसत्तो दु जो अधीएज्ज ।
पाठो ण करेदि गुणं असद्दहंतस्स णाणं तु ।।274।।

274. An abhavya may have studied all the scriptures (is well-versed in eleven out of the twelve sacred scriptures) but lacks faith and knowledge of the true nature of liberation, does not benefit by the study of scriptures and thus remains ignorant.

सद्दहदि य पत्तेदि य रोचेदि य तह पुणो य फासेदि ।
धम्मं भोगणिमित्तं ण दु सो कम्मक्खयणिमित्तं ।।275।।

275. An abhavya takes to faith, knowledge and set of practices adjoined by different religions (not understanding the real

nature of the self), and does the same again and again in different births. Such belief and practice ensures pleasures in the transmigratory cycle but not liberation as one fails to know the right way to destroy the karmas associated with the soul.

The nature of standpoints on three ratnas:

आयारादी णाणं जीवादी दंसणं च विण्णेयं।
छज्जीवणिकं च तहा भणदि चरित्तं तु व्यवहारो ।।276।।

276. According to the vyavahara standpoint, knowledge of acharanga and other sacred scriptures is right-knowledge, belief in soul and other tattvas is right-faith and practice of non-violence towards the six types of life-forms is right-conduct.

आदा खु मज्झ णाणं आदा मे दंसणं चरित्तं च।
आदा पच्चक्खाणं आदा मे संवरो जोगो ।।277।।

277. From the real standpoint, my soul is knowledge (jnana), my soul is vision (darshan) and right-conduct (charitra), my soul is renunciation (pratyakhyana), my soul is stoppage of karmas (samvara) and yoga (samadhi/meditation).
Thus, the real point of view is worthy of adoption and the practical standpoint is to be negated.

An example of crystal:

जह फलिहमणी सुद्धो ण सयं परिणमदि रागमादीहिं।
रंगिज्जदि अण्णेहिं दु सो रत्तादीहिं दव्वेहिं ।।278।।
एवं णाणी सुद्धो ण सयं परिणमदि रागमादीहिं।
राइज्जदि अण्णेहिं दु सो रागादीहिं दोसेहिं ।।279।।

278-279. A piece of crystal is pure and colourless by its nature. It looks red-coloured in the presence of another red-coloured object but does not become red-coloured. Similarly, the soul is pure consciousness and does not cause by itself to be full of attachment, but the presence of defilements like attachment, aversion, delusion, etc pollute the soul.

A gyani is not the doer of passions (kashaya):

ण य रागदोसमोहं कुव्वदि णाणी कसायभावं वा।
सय-मप्पणो ण सो तेण कारगो तेसिं भावाणं ।।280।।

280. A gyani (knower) understands the nature of the pure soul and hence does not cause by own self the psychic states of attachment, aversion, delusion or other types of passions. He is not the doer or causal agent of these passions.

रागम्हि य दोसम्हि य कसायकम्मेसु चेव जे भावा।
तेहिं दु परिणमंतो रागादि बंधदि पुणो वि ।।281।।

281. The modifications of chitta (bhava) take place due to the rise of psychic states relating to attachment, aversion and passions. The ignorant beings identify with them and do the same repeatedly in repeated births, thus creating the customary karmic bondage. (This has been happening since time immemorial as a rule for all worldly beings).

In case of an ignorant being, it is proved that rise of material karma is instrumental (nimitta) for the rise of attachment, etc:

रागम्हि य दोसम्हि य कसाय-कम्मेसु चेव जे भावा।
तेहिं दु परिणमंतो रागादी बंधदे चेदा ।।282।।

282. The modifications in the chitta (bhava) take place due to the rise of psychic states like attachment, aversion and delusion (which includes false-belief and the passions and quasi-passions). These are material karma by nature and instrumental for these psychic states. The ignorant (agyani is one who knows not the nature of the pure self) identify themselves with the defilements repeatedly in repeated births, thus creating karmic bondage.

How is the soul a non-causal factor for attachment, etc?

अप्पडिकमणं दुविहं अपच्चखाणं तहेव विण्णेयं।
एदेणुवदेसेण य अकारगो वण्णिदो चेदा ।।283।।

283. Both aparatikramana (non-repentance or non-expiation) and apratyakhana (non-renunciation) are of two types. In view of this, the soul has been described as a non-causal factor (akarta).

अप्पडिकमणं दुविहं दव्वे भावे अपच्चखाणं पि।
एदेणुवदेसेण य अकारगो वण्णिदो चेदा ।।284।।

284. Two kinds of non-repentance and two kinds of non-renunciation are each relating to material (dravya) and psychical (bhava). In view of this, the soul has been described as an akarta (non-causal factor).
[Note: One who liked/desired certain external objects in the past and also likes/desires them at present is material non-repentance and attachment to them is psychical non-repentance. Similarly, the desire to get the external objects in future is material non-renunciation and attachment to them is psychical non-renunciation.]

जावं अप्पडिकमणं अपच्चखाणं च दव्वभावाणं।
कुव्वदि आदा तावं कत्ता सो होदि णादव्वो ।।285।।

285. It should be known that the soul remains a causal factor (karta) as long as material and psychical practices both kinds of non-repentance and non-renunciation are present.

The nature of instrumentality of material (dravya) and psychic states (bhava) factors is explained through an example:

आधाकम्मादीया पोग्गलदव्वस्स जे इमे दोसा।
कह ते कुव्वदि णाणी परदव्व-गुणा दु जे णिच्चं ।।286।।

286. Material defilements in the preparation of food for monks (adhahkarma) and such others are not done by a gyani as these relate to physical objects. How can a soul cause the defilements which are material in nature?

आधाकम्मं उद्देसियं च पोग्गल-मयं इमं दव्वं।
कह तं मम होदि कयं जं णिच्च-मचेदणं वुत्तं ।।287।।

287. Both the preparation of food for the benefit of monks (audhaishik) and preparation of food for monks with material defaults (adhahkarma) relate to physical or material objects and are not caused by the soul. How can a spiritual soul be a doer of things which are inanimate?
[Note: Those who are materially inclined have attachment for them and eventually there is karmic bondage. A gyani does not have attachment and hence there is no bondage for him.]

Questions for Practice
Chapter 7

1. Why does a man smeared with oil get dust-deposit on his body?
2. How does an ignorant person believe while saving other's life?
3. What determines all the events in one's life as a rule?
4. Describe the real point of view on killing/saving life?
5. State the essence of the chapter of bondage.
6. What is the root cause of bondage?
7. What is responsible for transmigration of soul in the world?
8. State the path of moksha from practical point of view and real point of view.

CHAPTER 8

MOKSHA / LIBERATION

Liberation means complete separation of soul and all kinds of bondage:

जह णाम को वि पुरिसो बंधणयम्हि चिरकालपडिबद्धो।
तिव्वं मंद-सहावं कालं च वियाणदे तस्स ।।288।।
जइ ण वि कुणदि च्छेदं ण मुच्चदे तेण बंधण-वसो सं।
कालेण उ बहुगेण वि ण सो णरो पावदि विमोक्खं ।।289।।
इय कम्म-बंधणाणं पदेस-ठिइ-पयडि-मेव-मणुभागं।
जाणंतो वि ण मुच्चदि मुच्चदि सो चेव जदि सुद्धो ।।290।।

288-290. Here is an example of a person in shackles. He has been chained for a long time and knows the type of bondage - rigorous or non-rigorous and the duration of bondage. However, mere knowledge is not enough for freeing oneself from such a state. He must endeavour to set himself free if he so desires, otherwise he remains chained for a very long time. Likewise, an individual with karmic bondage knows about the type of karmic bondage, extent of bondage, its duration and intensity of bondage. But this knowledge is not enough for liberation from karmic bondage. He can attain liberation only if he knows the pure soul and keeps himself free from attachment, etc.

Contemplation of bondage is not enough to destroy the karmas:

जह बंधे चिंततो बंधण-बद्धो ण पावदि विमोक्खं।
तह बंधे चिंततो जीवो वि ण पावदि विमोक्खं ।।291।।

291. One does not become free simply by worrying or thinking about the bondage of shackles. Likewise, liberation from karma is not possible simply by worrying or thinking about karmic bondage.

[Note: Merely thinking about karmic bondage is an auspicious deed (may cause good bondage) but this by itself does not lead to liberation.]

The way to liberation:

जह बंधे छेत्तूण य बंधण-बद्धो दु पावदि विमोक्खं ।
तह बंधे छेत्तूण य जीवो संपावदि विमोक्खं ।।292।।

292. A person bound in shackles can become free only by breaking the chains. Similarly, a person bound by karmic bondage gets liberation only by destroying the karmic bondage.

बंधाणं च सहावं वियाणिदुं अप्पणो सहावं च ।
बंधेसु जो विरज्जदि सो कम्म-विमोक्खणं कुणदि ।।293।।

293. By acquiring the knowledge of the nature of karmic bondage and the nature of the soul, one becomes indifferent (keeps away) from bondage; thereupon he gets liberation from karma as liberation means separation of the soul and karmic bondage.

Now, the process of separation of the above two is described:

जीवो बंधो य तहा छिज्जंति सलक्खणेहिं णियएहिं ।
पण्णा-छेदणएण दु छिण्णा णाणत्त-मावण्णा ।।294।।

294. The soul and karmic bondage are to be distinguished by their unique individual characteristics. Then, the separation of the two is done by the application of the instrument of differentiated acumen (pragya-chaini/wisdom/spiritual insight) through deep meditation.

What is to be done for separation of the two?

जीवो बंधो य तहा छिज्जंति सलक्खणेहिं णियएहिं ।
बंधो छेदणदव्वो सुद्धा अप्पा य घेत्तव्वो ।।295।।

295. The separation of the soul and karmic bondage is done through recognition of the definite respective individual features of the two. After such mental reflection, karmic bondage is to be fully discarded and the pure self is to be accomplished by its realisation.

Now the question is how to acquire the pure self?

कह सो घिप्पदि अप्पा पण्णाए सो दु घिप्पदे अप्पा ।
जह पण्णाइ विभत्तो तह पण्णाएव घेत्तव्वो ।।296।।

296. The pure self is acquired after separation from karmic bondage by differentiated acumen or insight (pragya-chaini/wisdom/spiritual insight). Just as the pure soul is separated from bondage by differentiated acumen (pragya), it is to

be acquired or realised by the same pragya. (The means adopted are the same for both separation and realisation of the pure soul).

How pragya helps in realisation of the self?

पण्णाए घित्तव्वो जो चेदा सो अहं तु णिच्छयदो ।
अवसेसा जे भावा ते मज्झ परे त्ति णायव्वा ।।297।।

297. Pragya helps in absorption of the self as follows: The conscious being understood or realised in the process is definitely "I" and the rest of psychical states are alien to me, not "mine".

Pragya helps in absorption of the self as follows:

पण्णाए घित्तव्वो जो दट्ठा सो अहं तु णिच्छयदो ।
अवसेसा जे भावा ते मज्झ परे त्ति णादव्वा ।।298।।

298. The conscious being with vision/perception understood or realised in the process above is definitely "I" and the rest of the psychical states are alien to me, not "mine".

Pragya helps in absorption of the self as follows:

पण्णाए घित्तव्वो जो णादा सो अहं तु णिच्छयदो ।
अवसेसा जे भावा ते मज्झ परे त्ति णादव्वा ।।299।।

299. The conscious being with knowledge understood or realised in the process above is definitely "I" and the rest of psychical states are alien to me, not "mine".
[Note: Consciousness consists of vision and knowledge. Hence both are explained for clear comprehension.]

को णाम भणिज्ज बुहो णादुं सव्वे पराइए भावे ।
मज्झ-मिणं ति य वयणं जाणंतो अप्पयं सुद्धं ।।300।।

300. Knowing one-self to be an individual personality of pure soul and that all the psychical states belong to other substances, who will say that all mundane psychical states are "mine'?

The above view is explained through an example:

थेयादी अवराहे जो कुव्वदि सो उ संकिदो भमइ ।
मा बज्झेज्जं केण वि चोरो त्ति जणम्हि वियरंतो ।।301।।

301. One who commits the crime of theft is (always) worried while moving in the midst of people that he may be caught

by someone. He is thus doubtful while moving from place to place.

जो ण कुणदि अवराहे सो णिस्संको दु जणवदे भमदि।
ण वि तस्स बज्झिदुं जे चिंता उप्पज्जदि कयाइ ।।302।।

302. On the contrary, one who does not commit a crime, is not worried and always moves freely in the midst of people without the fear of being caught.

एवम्हि सावराहो बज्झामि अहं तु संकिदो चेदा।
जइ पुण णिरावराहो णिस्संकोहं ण बज्झामि ।।303।।

303. In the same manner, the soul which has committed the blunder of enjoyment of pleasure (psychical states) through other substances/objects has always the fear of karmic bondage, "I have the flaws" and "I may have bondage". One who has no blemish does not have fear and knows for sure that, "I will not have bondage".

What is the weakness or culpability of the soul?

संसिद्धि-राध-सिद्धं साधिय-माराधियं च एयट्ठं।
अवगदराधो जो खलु चेदा सो होदि अवराधो ।।304।।

304. Samsiddhi (very well accomplished), radha (purity, adoration/ happiness), siddhi (perfection), sadhita (achievement), aradhita (adoration) – all these have the same meaning and thus synonymous. When the self is without appreciation of the pure self, then he has all kinds of imperfections.

जो पुण णिरावराधो चेदा णिस्संकिओ उ सो होइ।
आराहणाइ णिच्चं वट्टेइ अहं ति जाणंतो ।।305।।

305. The soul which is without blemish has no fear of bondage. Such a soul always remains dynamic with adoration knowing well that, "that which is the pure soul, is the real me".

The viewpoint of nishchay is as follow:

पडिकमणं पडिसरणं परिहारो धारणा णियत्ती य।
णिंदा गरहा सोही अट्ठविहो होदि विसकुंभो ।।306।।

306. Pratikramana (repentance for previous karma), pratisarana (pursuit of right-faith), parihara (removal of mithyatva-false-faith), dharana (refuge in meditation of the pure soul),

nivritti (giving up attachment to external objects), ninda (realising the flaws), garha (confessing defaults before the Guru) and shuddhi (purification by penance) - these eight types are said to be the pot of poison without self-realization (because these augment the idea of "doer" which in turn leads to immense cause karmic bondage.)

अप्पडिकमणमप्पडिसरणं अप्परिहारो अधारणा चेव ।
अणियत्ती य अणिंदागरहासोही अमयकुंभो ।।307।।

307. Apratikramana (non-repentance for previous karma), apratisarana (non-pursuit of right-faith), parihara (non-removal of mithyatva-false-faith), adharana (non-refuge in meditation of the pure soul), anivritti (not giving up attachment of external objects), aninda (not realising defaults), agarha (not confessing the shortcomings before the Guru) and ashuddhi (non-purification by penance) - these eight types are said to be the pot of nectar (amrita). (This is because they do not amplify the idea of "doer" and so no bondage is caused).

Questions for Practice
Chapter 8

1. What separates a soul from karmic bondage?
2. Explain the meaning of the instrument of discriminative wisdom (pragya-chaini).
3. State the attributes of soul and that of bondage.
4. What do we get from discriminative wisdom (bheda-vijnana)?
5. What is the biggest flaw/blemish of the soul?
6. What constitutes the pot of poison from transcendental point of view?
7. Narrate the objective behind the discussion on the pot of nectar and pot of poison?

CHAPTER 9

SARVA-VISHUDDHA-GYANA
COMPLETE PURE KNOWLEDGE

The non-doer attribute of the soul described through an example:

दवियं जं उप्पज्जइ गुणेहिं तं तेहिं जाणसु अणण्णं ।
जह कडयादीहिं दु पज्जएहिं कणयं अणण्णमिह ।।308।।

308. The substance that gives rise to modifications of its attributes is inseparable from these attributes and modifications. In this world, it is observed that ornaments such as bangles and others made out of gold are not different from gold.

जीवस्साजीवस्स दु जे परिणामा दु देसिदा सुत्ते ।
तं जीव-मजीवं वा तेहि-मणण्णं वियाणाहि ।।309।।

309. The modes of the soul or non-soul have been narrated in the scriptures as revealed by the omniscients. These modes are not different from their respective soul or non-soul substances.

ण कुदोचि वि उप्पण्णो जम्हा कज्जं ण तेण सो आदा ।
उप्पादेदि ण किंचि वि कारणमवि तेण ण स होदि ।।310।।

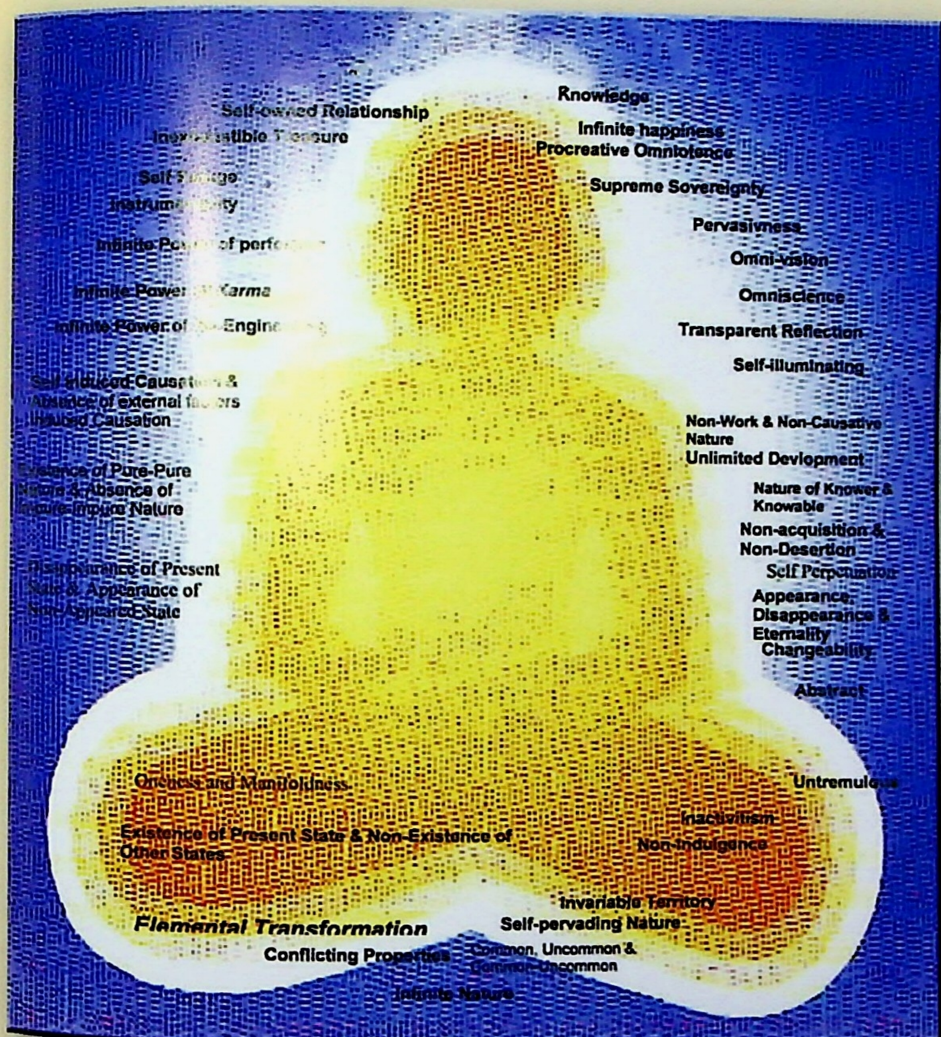
310. The soul is not caused by any other substance and is not the creation of anyone. The soul does not create any other substance and hence it is not the causal factor.
[Note: All substances have their own attributes and modifications and operate independently of each other.]

कम्मं पडुच्च कत्ता कत्तारं तह पडुच्च कम्माणि ।
उप्पज्जंति य णियमा सिद्धी दु ण दीसदे अण्णा ।।311।।

311. As a rule, one is 'doer' depending on the action or task accomplished (karma) and 'karma' is so called depending on the action of the doer. The above rule of causation is evident in the entire world and no other rule of creation operates. (All things are self-regulated.)

Now, the insignificance of ignorance is being highlighted:

चेदा दु पयडीअट्ठं उप्पज्जइ विणस्सइ ।
पयडी वि चेययट्ठं उप्पज्जइ विणस्सइ ।।312।।



Pure Soul - A Reservoir of Infinite Power



Flowers - Symbolic of Infinite Happiness

312. The soul takes birth and dies owing to the instrumental character of the nature of karma (prakriti). The rise or bondage or destruction of karma are caused by the soul (nimitta).

एवं बंधो उ दोण्हं पि अण्णोण्णप्पच्चया हवे।
अप्पणो पयडीए य संसारो तेण जायदे ।।313।।

313. In this manner, the soul and karma prakriti are mutually determined by their respective instrumentality (nimitta) and the two have thus close association. In the process, there is the continuance (rise) of this mundane world of cycle of births and deaths.

जा एस पयडीअट्ठं चेदा णेव विमुंचए।
अयाणओ हवे ताव मिच्छादिट्ठी असंजओ ।।314।।

314. A person remains ignorant (agyayak), false-believer and without vows until the soul does not give up the association with karma prakriti in terms of its identification with rise and destruction of mundane activities.

जदा विमुंचए चेदा कम्मप्फल-मणंतयं।
तदा विमुत्तो हवदि जाणओ पासओ मुणी ।।315।।

315. When the soul gives up its association with karma prakriti which cause infinite consequences (births-deaths etc), the self becomes the knower (gyayak), one with right vision (darshak), an ascetic and liberated one.

Now, it is stated that the enjoyment of fruits of karma is not the nature of soul:

अण्णाणी कम्म-फलं पयडिसहावट्ठिदो दु वेदेदि।
णाणी पुण कम्मफलं जाणदि उदिदं ण वेदेदि ।।316।।

316. Those that are ignorant of the nature of soul enjoy the consequences (fruition) of karmas by identifying oneself with karmas. The knower is aware of the results of the rise of karmas and hence does not enjoy them, but remains only the observer.

ण मुयदि पयडिमभव्वो सुट्ठु वि अज्झाइदूण सत्थाणि।
गुडदुद्धं पि पिबंता ण पण्णया णिव्विसा होंति ।।317।।

317. Those that are incapable of achieving moksha (abhavya), may be adept in the knowledge of the scriptures, but does not give up the attachment of the karma prakriti. It is like a snake which remains poisonous (does not change its nature) even after drinking sweet milk.

A gyani is a non-enjoyer of the fruits of karma:

णिव्वेय-समावण्णो णाणी कम्मप्फलं वियाणेदि।

महुरं कडुयं बहु-विह-मवेयओ तेण सो होइ।।318।।

318. A person with right-faith (knower) is completely detached, knows the results of different karma which may be sweet or bitter and hence does not enjoy the fruits of karma (remains the knower and indifferent to them).

ण वि कुव्वइ ण वि वेयइ णाणी कम्माइं बहुपयाराइं।

जाणइ पुण कम्म-फलं बंधं पुण्णं च पावं च।।319।।

319. The knower is neither the performer (doer) of different types of karma nor the enjoyer of the fruits of karma. He is a knower of the karmic bondage of auspicious and inauspicious karmas and their fruits.

How is it possible to be a non-doer, non-enjoyer and remain a knower?

दिट्ठी जहेव णाणं अकारयं तह अवेदयं चेव।

जाणइ य बंध-मोक्खं कम्मुदयं णिज्जरं चेव।।320।।

320. Like the eyes (in a body), knowledge is neither the doer nor the enjoyer. The soul (knower) only knows about bondage of karmas, liberation from karmas, rise of karmas and shedding of karmas.

[Note: The eyes see the objects but do not cause changes in them and do not enjoy the object. For example, eyes only see the fire but do not get burnt in fire.]

लोयस्स कुणदि विण्हू सुरणारयतिरियमाणुसे सत्ते।

समणाणं पि य अप्पा जदि कुव्वदि छव्विहे काए।321।।

लोयसमणाणमेयं सिद्धंतं जइ ण दीसदि विसेसो।

लोयस्स कुणइ विण्हू समणाण वि अप्पओ कुणदि।।322।।

एवं ण को वि मोक्खो दीसदि लोयसमणाण दोण्हं पि।

णिच्चं कुव्वंताणं सदेव-मणुयासुरे लोए।।323।।

321-323. In the opinion of common people, Vishnu has created all beings such as celestial, hellish, human and sub-human. Similarly, if Jain aspirants believe that six-forms of beings have been created, then the doctrine of common people and that of Jain adherents becomes the same without any difference. What Vishnu does as per people's belief and soul does as per Jain's view-both are similar in regard to 'some' doer. In the opinion of both, there is perpetual creation of three worlds by someone-celestial beings (upper), human beings (middle) and asura-non-celestial beings (lower). Both cannot realize liberation!

ववहारभासिदेण दु परदव्वं मम भणंति अविदिदत्था।
जाणंति णिच्छएण दु ण य मह परमाणुमित्तमवि किंचि ।।324।।
जह को वि णरो जंपदि अम्हं गामविसयणयररट्ठं।
ण य होंति तस्स ताणि दु भणदि य मोहेण सो अप्पा ।।325।।
एमेव मिच्छदिट्ठी णाणी णिस्संसयं हवदि एसो।
जो परदव्वं मम इदि जाणंतो अप्पयं कुणदि ।।326।।
तम्हा ण मे त्ति णच्चा दोण्ह वि एदाण कत्तविवसायं।
परदव्वे जाणंतो जाणेज्जो दिट्ठि-रहिदाणं ।।327।।

324-327. Those who get deluded by vyavahara point of view and lack the understanding of principles (tattvas), identify themselves with other substances and call them as 'mine', while the wise (gyani) are aware that even an atom of non-soul substances is not 'mine'.

When one talks of 'my village', 'my city' and 'my country', he really does not own them but makes that statement out of delusion or attachment to them.

Thus, even if some knowledgeable person says that 'these other substances are mine', is identifying himself with other objects and therefore is undoubtedly nurturing false-belief.

One who has acquired the knowledge of tattvas (principles governing operation of substances) is aware that 'other substances are not mine' and that both the above views of common people and that of Jain adherents are based on the false understanding of 'doer'. He knows that both the group of believers lack right-faith.

Now, who is the doer of psychic karmas?

मिच्छत्तं जदि पयडी मिच्छादिट्ठी करेदि अप्पाणं।

तम्हा अचेदणा ते पयडी णणु कारगो पत्तो ।।328।।

328. If falsehood (a prakriti of deluded karma) causes a soul to have false-faith, then the inanimate prakriti becomes the causal agent (so false-belief (mithya bhava) is proved to be inanimate).

अहवा एसो जीवो पोग्गलदव्वस्स कुणदि मिच्छत्तं।

तम्हा पोग्गलदव्वं मिच्छादिट्ठी ण पुण जीवो ।।329।।

329. On the contrary, if the soul is assumed to be responsible for falsehood of inanimate substance, then that non-living substance is proved to be having false faith, not the soul.
[Note: This establishes that the soul is responsible for its own false-belief which is a psychic karma itself.]

अह जीवो पयडी तह पोग्गलदव्वं कुणंति मिच्छत्तं।

तम्हा दोहिं कदं तं दोण्णि वि भुंजंति तस्स फलं ।।330।।

330. If it is assumed that both the soul and karma prakriti are responsible for wrong-faith, then both ought to enjoy or suffer as karma was done by them, which is not the case.

अह ण पयडी ण जीवो पोग्गलदव्वं करेदि मिच्छत्तं।

तम्हा पोग्गलदव्वं मिच्छत्तं तं तु ण हु मिच्छा ।।331।।

331. If it is assumed that neither karma prakriti nor the soul is responsible for wrong-faith, then non-living karma will be proved to be false. Is this view not really false?

Now, it is stated that the soul is not always non-doer (akarta), but doer in some respect:

कम्मेहिं दु अण्णाणी किज्जदि णाणी तहेव कम्मेहिं।

कम्मेहिं सुवाविज्जदि जग्गाविज्जदि तहेव कम्मेहिं ।।332।।

कम्मेहिं सुहाविज्जदि दुक्खाविज्जदि तहेव कम्मेहिं।

कम्मेहिं य मिच्छत्तं णिज्जदि णिज्जदि असंजमं चेव ।।333।।

कम्मेहिं भमाडिज्जदि उड्ढमहो चावि तिरियलोयं च।

कम्मेहिं चेव किज्जदि सुहासुहं जेत्तियं किंचि ।।334।।

जम्हा कम्मं कुव्वदि कम्मं देदि हरदि त्ति जं किंचि।

तम्हा उ सव्व-जीवा अकारगा होंति आवण्णा ।।335।।

332-335. It is said that karmas cause the soul to be ignorant; karmas make a person to be the knower; karmas cause a person to be asleep; karma keeps one awake; karma make a person happy; karmas make a person miserable; karmas lead to wrong belief; karmas lead to non-acceptance of vows/ discipline. Karmas make a person to transmigrate in the upper, middle and lower worlds and all good and evil deeds are caused by karmas. Further, it is said that karmas cause things to happen, karmas give all that one owns and karmas take way what one possesses. Thus, whatever is to be done (in one's life) is done by karmas. All souls, therefore, are considered to be non-doer (akarta).

पुरिसित्थियाहिलासी इत्थीकम्मं च पुरिसमहिलसदि।
एसा आयरिय-परंपरागदा एरिसी दु सुदी ।।336।।
तम्हा ण को वि जीवो अबंभचारी दु अम्ह उवदेसे।
जम्हा कम्मं चेव हि कम्मं अहिलसदि इदि भणिदं ।।337।।

336-337. It has been the teaching of the tradition of Acharyas that karma that causes male gender, creates the desire for the opposite sex and karma that causes the female gender creates the desire for men. According to this principle, none is a non-celibate because a particular karma leads to the desire of other karma.

जम्हा घादेदि परं परेण घादिज्जदे य सा पयडी।
एदेणत्थेण किर भण्णदि परघाद-णामेत्ति ।।338।।
तम्हा ण को वि जीवो वघादओ अत्थि अम्ह उवदेसे।
जम्हा कम्मं चेव हि कम्मं घादेदि इदि भणिदं ।।339।।

338-339. One who kills others and one that is killed by others is due to the operation of karma prakriti known as paraghat karma. According to this view, no one is considered as guilty of killing since it is only one material karma that destroys another material karma.

एवं संखुवएसं जे उ परूवेंति एरिसं समणा।
तेसिं पयडी कुव्वदि अप्पा य अकारगा सव्वे ।।340।।
अहवा मण्णसि मज्झं अप्पा अप्पाणमप्पणो कुणदि।
एसो मिच्छ-सहावो तुम्हं एयं मुणंतस्स ।।341।।

340-341. The above view belongs to Sankhya philosophy and if any Jain adherent is interpreting likewise, then it will be falsely established that only karma prakriti is operating and the soul is non-doer (non-functional).

Alternatively, if one wants to prove that the soul is the doer, the logic is as follows. 'My soul substance gets modified by itself,' such a belief is also erroneous.

अप्पा णिच्चोऽसंखेज्जपदेसो देसिदो दु समयम्हि ।
ण वि सो सक्कदि तत्तो हीणो अहिओ य कादुं जे ।।342।।

342. As per scriptures, the soul is eternal and occupies innumerable space units. The space units of a soul cannot be increased or decreased by any one.

जीवस्स जीवरूवं वित्थरदो जाण लोगमेत्तं खु ।
तत्तो सो किं हीणो अहिओ य कहं कुणदि दव्वं ।।343।।

343. The maximum extension of space units of the soul can be to the extent of occupied part (occupied by the other five substances and beyond which only space is there) of the universe. How can this eternal nature of soul be increased or decreased in terms of space units?

अह जाणगो दु भावो णाणसहावेण अच्छदे त्ति मदं ।
तम्हा ण वि अप्पा अप्पयं तु सय-मप्पणो कुणदि ।।344।।

344. If it is assumed that the knower (gyayak) nature of the soul is essentially made up of the nature of knowledge, then it is to be accepted that the soul does not modify itself by itself. [Note: If karma is said to be doer of karma, then there is conflict with principle of syadvada (true from a particular point of view). If it is believed that the soul is the doer of karma in the state of ignorance, there is no conflict as such from this particular point of view. Refer to the Annexure I and II for details on Syadvada and Anekantavada]

Now, the momentary nature and multi-dimensional nature are discussed:

केहिंचि दु पज्जएहिं विणस्सए णेव केहिंचि दु जीवो ।
जम्हा तम्हा कुव्वदि सो वा अण्णो व णेयंतो ।।345।।

345. According to one point of view, the soul dies every moment (in terms of paryayas) and lives eternally and never dies from the standpoint of substance (dravya). Therefore, 'one who enjoys (karma) is the doer (of karma) or 'another one does,' such a view is lopsided (one-sided).

केहिंचि दु पज्जएहिं विणस्सए णेव केहिंचि दु जीवो।
जम्हा तम्हा वेददि सो वा अण्णो व णेयंतो ।।346।।

346. According to one point of view, the soul dies every moment (in terms of paryayas) and lives eternally and never dies from the standpoint of substance (dravya). Therefore, 'one who does (karma) is the enjoyer (of karma) or 'another one enjoys', such a view is lopsided (one-sided). (Jainism stands for multi-dimensional approach or anekantvada).

जो चेव कुणदि सो चिय ण वेदए जस्स एस सिद्धंतो।
सो जीवो णादव्वो मिच्छादिट्ठी अणारिहदो ।।347।।

347. Those who believe in the principle, 'One who does (karma) is not the enjoyer (of karma)', have false-faith and are not the followers of Arihantas.

अण्णो करेदि अण्णो परिभुंजदि जस्स एस सिद्धंतो।
सो जीवो णादव्वो मिच्छादिट्ठी अणारिहदो ।।348।।

348. Those who believe in the principle, 'One does (karma), and another is the enjoyer (of karma)', have false-faith and are not the followers of Arihantas.

The two standpoints are explained through an example:

जह सिप्पिओ दु कम्मं कुव्वदि ण य सो दु तम्मओ होदि।
तह जीवो वि य कम्मं कुव्वदि ण य तम्मओ होदि ।।349।।

349. An artisan (say goldsmith) does his work of art (say ornaments) but he does not become one with the work of art (goldsmith himself does not become the ornaments). In the same manner, a soul also performs good or bad karmas but does not become one with karma (matter).

जह सिप्पिओ दु करणेहिं कुव्वदि ण य सो दु तम्मओ होदि।
तह जीवो करणेहिं कुव्वदि ण य तम्मओ होदि ।।350।।

350. An artisan (say goldsmith) does his work of art using certain tools (say hammer,etc) but he does not become one with the work of art (say, goldsmith himself does not become one with the ornaments). In the same manner, a soul also performs good or bad deeds (using tools of mind, speech and body) but does not become one with karma (matter).

जह सिप्पिओ दु करणाणि गिण्हदि ण सो दु तम्मओ होदि।
तह जीवो करणाणि दु गिण्हदि ण य तम्मओ होदि ।।351।।

351. An artisan (say goldsmith) does his work adopting certain tools (say hammer, etc) but he does not become one with the tools (goldsmith himself does become hammer etc). In the same manner, a soul also performs good or bad karmas but does not become one with the karmas

जह सिप्पि दु कम्मफलं भुंजदि ण सो दु तम्मओ होदि।
तह जीवो कम्मफलं भुंजदि ण य तम्मओ होदि ।।352।।

352. An artisan (say goldsmith) enjoys the fruits of his work of art but he does not become one with the work of art (goldsmith himself does become one with those fruits). In the same manner, a soul also enjoys the fruits of good or bad karmas (pleasures or pain) but does not become one with the fruits of karma.

एवं ववहारस्स दु वत्तव्वं दरिसणं समासेण।
सुणु णिच्छयस्स वयणं परिणामकदं तु जं होदि ।।353।।

353. The above principle is described from the practical (vyavahara) viewpoint. Now the real point of view (nischaya) is stated which describes the subject of the modifications (parinama) of the soul.

जह सिप्पिओ दु चेट्ठं कुव्वदि हवदि य तहा अणण्णो से।
तह जीवो वि य कम्मं कुवदि हवदि य अणण्णो से ।।354।।

354. The artisan is the doer of the conceptual effort or visualisation of the task to be performed (into physical form) and this cannot be disassociated with him. Likewise, the soul is doer of the karmas in terms of conceptual or visualisation effort and become identical with it - this cannot be separated from it.

जह चेट्ठं कुव्वंतो दु सिप्पिओ णिच्चदुक्खिओ होदि।
तत्तो सिया अणण्णो तह चेट्ठंतो दुही जीवो ॥355॥

355. When the artisan is making the conceptual effort or visualisation of the task to be performed (into physical form), always has suffering (in terms of working very hard to accomplish the task) and this cannot be disassociated with him. Likewise, when the soul is making the conceptual or visualisation of the task always has anxiety to complete the task and this (suffering) cannot be said to be separate from it.

Now, the statement in terms of both nischaya (real) and vyavahara (practical) are given with a clear perception of the real point of view:

जह सेडिया दु ण परस्स सेडिया सेडिया य सा होदि।
तह जाणगो दु ण परस्स जाणगो जाणगो सो दु ॥356॥

356. When limestone/paint (or any other object applied to put colour or cement on wall, etc) is applied on the object, it does not become the object (say, wall in this case) but retains its character of limestone/paint. Similarly, the knower does not become the other object (although knows it), but retains only its nature of knower.

जह सेडिया दु ण परस्स सेडिया सेडिया य सा होदि।
तह पासगो दु ण परस्स पासगो पासगो सो दु ॥357॥

357. When limestone/paint (any other object applied to put colour or cement on wall, etc) is applied on the object, it does not belong to the other object (say, wall in this case) but retains its character of limestone/paint. Similarly, one who sees, does not belong to the other object (although sees it), but retains only its nature of vision.

जह सेडिया दु ण परस्स सेडिया सेडिया य सा होदि।
तह संजदो दु ण परस्स संजदो संजदो सो दु ॥358॥

358. When limestone/paint (any other object applied to put colour or cement on wall, etc) is applied on the object, it does not become the other object (say, wall in this case) but retains its character of limestone/paint. Similarly, one who adopts vows or right-conduct (spiritual discipline), does not

become the other object (other objects for which vows are taken), but retains only the restrained/righteous nature of the soul.

जह सेडिया दु ण परस्स सेडिया सेडिया य सा होदि।
तह दंसणं दु ण परस्स दंसणं दंसणं तं तु ।।359।।

359. When limestone/paint (any other object applied to put colour or cement on wall, etc) is applied on the object, it does not belong the other object (say, wall in this case) but retains its character of limestone/paint. Similarly, the soul with right-faith does not become or belong to the other object (although knows it), but retains only its nature of right-faith.

एवं तु णिच्छय-णयस्स भासिदं णाण-दंसण-चरित्ते।
सुणु ववहार-णयस्य य वत्तव्वं से समासेण ।।360।।

360. Thus, the real point of view is explained in terms of right-knowledge, right-faith and right-conduct and the description with respect to vyavahara (practical point of view) is briefly given now.

जह परदव्वं सेडदि हु सेडिया अप्पणो सहावेण।
तह परदव्वं जाणदि णादा वि सएण भावेण ।।361।।

361. Just as limestone/paint by its own inherent nature makes the wall (the other object) white, the knower by its own inherent nature knows the other substances.

जह परदव्वं सेडदि हु सेडिया अप्पणो सहावेण।
तह परदव्वं पस्सदि जीवो वि सएण भावेण ।।362।।

362. Just as limestone/paint by its own inherent nature makes the wall (the other object) white, the soul by its own inherent nature sees the other substances.

जह परदव्वं सेडदि हु सेडिया अप्पणो सहावेण।
तह परदव्वं विजहदि णादा वि सएण भावेण ।।363।।

363. Just as limestone/paint by its own inherent nature makes the wall (the other object) white, the knower by its own inherent nature (right-conduct) remains detached of other substances.

जह परदव्वं सेडदि हु सेडिया अप्पणो सहावेण।
तह परदव्वं सद्दहदि सम्मद्दिट्ठी सहावेण ।।364।।

364. Just as limestone/paint by its own inherent nature makes the wall (the other object) white, the soul with right-faith by its own inherent nature knows the reality of other substances.

एवं ववहारस्स दु विणिच्छओ णाणदंसणचरित्ते ।
भणिो अण्णेसु वि पज्जएसु एमेव णादव्वो ।।365।।

365. In this way, right-knowledge, right-faith and right-conduct have been described from the vyavahara point of view. It should be applied to different forms of modifications of the soul.

The attitude of a samyak-drishti is described:

दंसणणाणचरित्तं किंचि वि णत्थि दु अचेदणे विसए।
तम्हा किं घादयदे चेदयिदा तेसु विसएसु ।।366।।

366. Now, remember that the knowledge and objects of knowledge are totally different and the soul's attributes cannot be found in other substances. So the soul with right-faith does not have attachment to other substances:
[Not a fragment of faith, knowledge and conduct are found in inanimate objects. Is there anything in these objects for the soul to destroy?]

दंसणणाणचरित्तं किंचि वि णत्थि दु अचेदणे कम्मे ।
तम्हा किं घादयदे चेदयिदा तम्हि कम्मम्हि ।।367।।

367. Not a fragment of faith, knowledge and conduct are found in inanimate karmas. Is there anything in these karmas for the soul to destroy?

दंसणणाणचरित्तं किंचि वि णत्थि दु अचेदणे काए।
तम्हा किं घादयदे चेदयिदा तेसु काएसु ।।368।।

368. Not a fragment of faith, knowledge and conduct are found in the inanimate body. Is there anything in these bodies for the soul to destroy?

णाणस्स दंसणस्स य भणिदो घादो तहा चरित्तस्स ।
ण वि तहिं पोग्गलदव्वस्स को वि घादो दु णिद्दिट्ठो ।।369।।

369. Here, there is a talk of destruction of knowledge, faith and conduct, but even a bit of destruction of matter substance has not been talked about. (With destruction of faith,

knowledge and conduct, there is no destruction of any non-living matter).

जीवस्स जे गुणा केइ णत्थि खलु ते परेसु दव्वेसु।
तम्हा सम्मादिट्ठिस्स णत्थि रागो दु विसएसु ।।370।।

370. The properties found in the soul are, in fact, not found in other substances and hence the soul with right-faith does not have attachment to other objects.

रागो दोसो मोहो जीवस्सेव य अणण्ण-परिणामा।
एदेण कारणेण दु सद्दादिसु णत्थि रागादी ।।371।।

371. The inseparable modifications of the soul (in samsara) are attachment, aversion and delusion. Therefore, sound and other substances (being matter) do not have attachment, etc. (being inanimate in nature).

What is the doctrine that governs the various modifications?

अण्णदविएण अण्णदवियस्स ण कीरए गुणुप्पाओ।
तम्हा दु सव्व-दव्वा उप्पज्जंते सहावेण ।।372।।

372. Attributes of one substance cannot be caused by the attributes of another substance. The principle is that all substances have modifications that arise because of their own self-same nature.

The soul is completely neutral to other substances but the ignorant soul thinks otherwise:

णिंदिदसंथुदवयणाणि पोग्गला परिणमंति बहुगाणि।
ताणि सुणिदूय रूसदि तूसदि य पुणो अहं भणिदो ।।373।।

373. It is the particles of matter that are transformed into sounds of various words of praise or abuse. The ignorant one thinks, 'I am told' and assuming this becomes angry or pleased.

पोग्गलदव्वं सद्दत्तपरिणदं तस्स जदि गुणो अण्णो।
तम्हा ण तुं भणिदो किंचि वि किं रूससि अबुद्धो ।।374।।

374. It is the particles of matter that are transformed into sounds of various words. Their attributes are quite different from that of soul. No one has really addressed you (the soul). Why do you feel angry? The ignorant one thinks otherwise and gets furious.

असुहो सुहो व सद्दो ण तं भणदि सुणसु मं ति सो चेव।
ण य एदि विणिग्गहिदुं सोद-विसय-मागदं सद्दं ।।375।।

375. Bad or good language (words) does not volunteer on its own to tell you, 'Listen to me'. The soul also (does not fall from its nature of knowing) does not reach out to listen to the words (these are subjects of the hearing sense/ears).
If one does not want to listen, no one forces you to listen. Not knowing this nature, the ignorant one develops attachment or aversion to these and creates karmic bondage.

असुहं सुहं व रूवं ण तं भणदि पेच्छ मं ति सो चेव।
ण य एदि विणिग्गहिदुं चक्खु-विसय-मागदं रूवं ।।376।।

376. Bad or good objects seen by you do not volunteer on their own to tell you or ask you, 'See me'. The soul also (does not fall from its nature of seeing) does not reach out to see the objects (these are subjects of the seeing sense/eyes).
If one does not want to see, no one forces you to see. Not knowing this nature, the ignorant one develops attachment or aversion to these and creates karmic bondage.

असुहो सुहो व गंधो ण तं भणदि जिग्घ मं ति सो चेव।
ण य एदि विणिग्गहिदुं घाण-विसय-मागदं गंधं ।।377।।

377. Bad or good smell does not volunteer on its own to tell or ask you, 'Smell me'. The soul also (does not fall from its nature of knowing) does not reach out to smell the objects (these are subjects of the sense of smell /nose).
If one does not want to smell, no one forces you to smell. Not knowing this nature, the ignorant one develops attachment or aversion to these and creates karmic bondage.

असुहो सुहो व रसो ण तं भणदि रसय मं ति सो चेव।
ण य एदि विणिग्गहिदुं रसण-विसय-मागदं तु रसं ।।378।।

378. Bad or good taste of objects does not volunteer on its own to tell or ask you, 'Taste me'. The soul also (does not fall from its nature of knowing) does not reach out to taste the objects (these are subjects of taste sense/tongue).
If one does not want to taste, no one forces you to taste. Not

knowing this nature, the ignorant one develops attachment or aversion to these and creates karmic bondage.

असुहो सुहो व फासो ण तं भणदि फुससु मं ति सो चेव।
ण य एदि विणिग्गहिदुं काय-विसय-मागदं फासं ।।379।।

379. Bad or good touch of objects does not volunteer on its own to ask you, 'Touch me'. The soul also (does not fall from its nature of knowing) does not reach out to touch the objects (these are subjects of the touch sense/body).

If one does not want to touch, no one forces you to touch. Not knowing this nature, the ignorant one develops attachment or aversion to these and creates karmic bondage.

असुहो सुहो व गुणो ण तं भणदि बुज्झ मं ति सो चेव।
ण य एदि विणिग्गहिदुं बुद्धि-विसय-मागदं तु गुणं ।।380।।

380. Bad or good quality ('guna' or attribute of objects/substances) does not volunteer of its own to tell you, 'Know me'. The soul also (does not fall from its nature of knowing) does not reach out to know the quality of the objects (these are subjects of the mind).

If one does not want to know any quality, no one forces you to know the same. Not knowing this nature, the ignorant one develops attachment or aversion to these and creates karmic bondage.

असुहं सुहं व दव्वं ण तं भणदि बुज्झ मं ति सो चेव।
ण य एदि विणिग्गहिदुं बुद्धि-विसय-मागदं दव्वं ।।381।।

381. A bad or good dravya (substance) does not volunteer on its own to tell you, 'Know me'. The soul also (does not fall from its nature of knowing) does not reach out to know the substances (these are substances understood by wisdom/mind).

If one does not want to know the substance, no one forces you to know the substance. Not knowing this nature, the ignorant one develops attachment or aversion to these and creates karmic bondage.

एयं तु जाणिऊणं उवसमं णेव गच्छदे मूढो।
णिग्गहमणा परस्स य सयं च बुद्धिं सिव-मपत्तो ।।382।।

382. Even after knowing the above, the false believer does not calm down his passions of attachment and aversion. Not realising the true path of liberation, he desires to possess other substances.

Now, here is the description about real right-conduct:

कम्मं जं पुव्वकयं सुहासुह-मणेय-वित्थर-विसेसं।
तत्तो णियत्तदे अप्पयं तु जो सो पडिक्कमणं ।।383।।

383. The soul is said to have real repentance (pratikramana) when the self keeps oneself away from getting engaged with the rise of previous karmas which are good or bad and is of many types (knowledge-obscuring, etc.).

कम्मं जं सुहमसुहं जम्हि य भावम्हि बज्झदि भविस्सं।
तत्तो णियत्तदे जो सो पच्चक्खाणं हवदि चेदा ।।384।।

384. The soul is said to have real renunciation (pratyakhyana) when the self keeps oneself away from the defilements (bhava) that create bondage of future karmas which are good or bad and is of many types (knowledge-obscuring, etc.).

जं सुहमसुहमुदिण्णं संपडि य अणेयवित्थरविसेसं।
तं दोसं जो चेददि सो खलु आलोयणं चेदा ।।385।।

385. That soul is said to have real confession of the imperfections (alochana)) when the self keeps oneself away from getting engaged with the rise of karmas at present which are good or bad and is said to be of many types (knowledge- obscuring, etc.).

णिच्चं पच्चक्खाणं कुव्वदि णिच्चं पडिक्कमदि जो य।
णिच्चं आलोचेयदि सो हु चरित्तं हवदि चेदा ।।386।।

386. That soul is said to have right-conduct when it adopts these three practices of real repentance (pratikramana), real renunciation (pratyakhyana) and real confession of the imperfections (alochana).

Now, there is reference to the types of consciousness relating to karma and fruits of karma:

वेदंतो कम्मफलं अप्पाणं कुणदि जो दु कम्मफलं।
सो तं पुणो वि बंधदि बीयं दुक्खस्स अट्ठविहं ।।387।।

387. While experiencing the fruits of karma, one who identifies himself with that fruit of karma, he is again sowing the seeds of misery in the form of eight types of karmic bondage.

वेदंतो कम्मफलं मए कदं मुणदि जो दु कम्म-फलं।
सो तं पुणो वि बंधदि बीयं दुक्खस्स अट्ठ-विहं ।।388।।

388. While experiencing the fruits of karma, one who thinks, 'the fruits of karma are caused by me', he is again sowing the seeds of misery in the form of eight types of karmic bondage.

वेदंतो कम्म-फलं सुहिदो दुहिदो य हवदि जो चेदा।
सो तं पुणो वि बंधदि बीयं दुक्खस्स अट्ठ-विहं ।।389।।

389. While experiencing the fruit of karma, if one becomes happy or miserable, he again sows the seeds of misery in the form of eight types of karmic bondage.

[Note: One can apply this reasoning of experience individually for all the 148 subdivisions of karma and see how the bondage is created. Alternatively, one can endeavour to have experience of the pure soul (and not worry about karma and its fruits), then one sheds the karma and moves towards liberation after complete destruction of all karmas.]

[This Chapter is about the divine, out of the world, complete-pure knowledge and hence it has been shown that knowledge is not the doer or the enjoyer. Knowledge only knows or helps the jiva to know and not do anything.

Now, it is shown that this knowledge is different from other substances and their attributes:

सत्थं णाणं ण हवदि जम्हा सत्थं ण याणदे किंचि।
तम्हा अण्णं णाणं अण्णं सत्थं जिणा बेंति ।।390।।

390. The scriptures do not constitute knowledge as these scriptures (being inanimate) do not know anything, so based on this logic; the omniscient lord says that knowledge is dissimilar to other substances.

सद्दो णाणं ण हवदि जम्हा सद्दो ण याणदे किंचि।
तम्हा अण्णं णाणं अण्णं सद्दं जिणा बेंति ।।391।।

391. The words do not constitute knowledge as these words (being inanimate) do not know anything, so based on this

logic the omniscient lord says that knowledge is dissimilar to words.

रूवं णाणं ण हवदि जम्हा रूवं ण याणदे किंचि।
तम्हा अण्णं णाणं अण्णं रूवं जिणा बेंति ।।392।।

392. The outward appearances (rupa) do not constitute knowledge as these outward appearances (being inanimate) do not know anything, so based on this logic the omniscient lord says that knowledge is dissimilar to outward appearances.

वण्णो णाणं ण हवदि जम्हा वण्णो ण याणदे किंचि।
तम्हा अण्णं णाणं अण्णं वण्णं जिणा बेंति ।।393।।

393. The colours do not constitute knowledge as these colours (being inanimate) do not know anything, so based on this logic the omniscient lord says that knowledge is dissimilar to colours.

गंधो णाणं ण हवदि जम्हा गंधो ण याणदे किंचि।
तम्हा अण्णं णाणं अण्णं गंधं जिणा बेंति ।।394।।

394. The smell does not constitute knowledge as this smell (being inanimate) does not know anything, so based on this reasoning the omniscient lord says that knowledge is dissimilar to smell.

ण रसो दु हवदि णाणं जम्हा दु रसो ण याणदे किंचि।
तम्हा अण्णं णाणं रसं च अण्णं जिणा बेंति ।।395।।

395. The tastes do not constitute knowledge as these tastes (being inanimate) do not know anything, so based on this logic the omniscient lord says that knowledge is dissimilar to taste.

फासो ण हवदि णाणं जम्हा फासो ण याणदे किंचि।
तम्हा अण्णं णाणं अण्णं फासं जिणा बेंति ।।396।।

396. The touch does not constitute knowledge as the touch (being inanimate) does not know anything, so based on this logic the omniscient lord says that knowledge is dissimilar to touch.

कम्मं णाणं ण हवदि जम्हा कम्मं ण याणदे किंचि।
तम्हा अण्णं णाणं अण्णं कम्मं जिणा बेंति ।।397।।

397. The karmas do not constitute knowledge as these karmas (being inanimate) do not know anything, so based on this logic the omniscient lord says that knowledge is dissimilar to karmas.

धम्मो णाणं ण हवदि जम्हा धम्मो ण याणदे किंचि ।
तम्हा अण्णं णाणं अण्णं धम्मं जिणा बेंति ।।398।।

398. The medium of motion does not constitute knowledge as the medium of motion (being inanimate) does not know anything, so based on this logic the omniscient lord says that knowledge is dissimilar to the medium of motion.

णाण-मधम्मो ण हवदि जम्हाधम्मो ण याणदे किंचि ।
तम्हा अण्णं णाणं अण्ण-मधम्मं जिणा बेंति ।।399।।

399. The medium of rest does not constitute knowledge as the medium of rest (being inanimate) does not know anything, so based on this logic the omniscient lord says that knowledge is dissimilar to medium of rest.

कालो णाणं ण हवदि जम्हा कालो ण याणदे किंचि ।
तम्हा अण्णं णाणं अण्णं कालं जिणा बेंति ।।400।।

400. Time dravya does not constitute knowledge as the time substance (being inanimate) does not know anything, so based on this logic the omniscient lord says that knowledge is dissimilar to time dravya.

आयासं पि ण णाणं जम्हायासं ण याणदे किंचि ।
तम्हायासं अण्णं अण्णं णाणं जिणा बेंति ।।401।।

401. Space does not constitute knowledge as space (being inanimate) does not know anything, so based on this logic the omniscient lord says that knowledge is dissimilar to space.

णज्झवसाणं णाणं अज्झवसाणं अचेदणं जम्हा ।
तम्हा अण्णं णाणं अज्झवसाणं तहा अण्णं ।।402।।

402. Thoughts or emotions (adhyavasan) do not constitute knowledge as they are inanimate and do not know anything, so based on this logic the omniscient lord says that knowledge is dissimilar to thoughts or emotions.

जम्हा जाणदि णिच्चं तम्हा जीवो दु जाणगो णाणी।
णाणं च जाणयादो अव्वदिरित्तं मुणेयव्वं ।।403।।

403. The attribute of the soul is knowledge and to know eternally is its function, hence the soul is a knower (gyayak) par excellence and is full of knowledge. It can be very well comprehended that knowledge and the knower are inseparable. (One who knows and sees himself as knower and seer is a gyani.)

णाणं सम्मादिट्ठिं दु संजमं सुत्त-मंग-पुव्वगयं।
धम्माधम्मं च तहा पव्वज्जं अब्भुवंति बुहा ।।404।।

404. Enlightened ones adore this supreme knowledge and this experience of the self-same nature of knowledge is right-faith, restraint of senses (sanyama), knowledge of the sacred scriptures, auspicious and inauspicious deeds and renunciation.

Knowledge does not have a body (physical) and does not need alien substances. It is self-born, indestructible and independent:

अत्ता जस्सा-मुत्तो ण हु सो आहारगो हवदि एवं।
आहारो खलु मुत्तो जम्हा सो पोग्गल-मओ दु ।।405।।

405. Soul is incorporeal (amurtik-formless) and cannot be the consumer of food (anahari). Food is tangible because it is material in nature.

ण वि सक्कदि घेत्तुं जं ण विमोत्तुं जं च जं परद्दव्वं।
सो को वि य तस्स गुणो पाउगिओ विस्ससो वा वि ।।406।।

406. Other substances cannot be acquired or relinquished by the soul because it is the attribute of the soul not to acquire other substances on its own or through other means (nimitta).

तम्हा दु जो विसुद्धो चेदा सो णेव गेण्हदे किंचि।
णेव विमुंचदि किंचि वि जीवाजीवाण दव्वाणं ।।407।।

407. In view of this, the soul having the nature of pure consciousness does not acquire or relinquish any other substance whether animate or inanimate.

Bodily activities do not cause liberation:

पासंडीलिंगाणि व गिहिलिंगाणि व बहुप्पयाराणि ।
घेत्तुं वदंति मूढा लिंग-मिणं मोक्ख-मग्गो त्ति ।।408।।

408. The unwise (those lacking understanding of pure soul/deep spirituality) assume many types of outwardly practices and symbolic (false) representations of asceticism or householders' practices and imagine, 'these are signs of the path of moksha.'

ण दु होदि मोक्खमग्गो लिंगं जं देहणिम्ममा अरिहा ।
लिंगं मुइत्तु दंसण-णाण-चरित्ताणि सेवंति ।।409।।

409. These external signs and practices do not constitute the path of moksha because an Arihant is completely detached from the body or bodily signs and is engrossed in (deep spirituality through) right-faith, right-knowledge and right-conduct. The three ratnas constitute the path to moksha:

ण वि एस मोक्खमग्गो पासंडीगिहिमयाणि लिंगाणि ।
दंसण-णाण-चरित्ताणि मोक्ख-मग्गं जिणा बेंति ।।410।।

410. The external signs of ascetics (dravyalinga) or householders do not represent the path of moksha (as these relate to the physical body). The omniscient lord has revealed that only right-faith in one's pure soul, right-knowledge of the pure soul and absorption in it constitutes the path of moksha.

तम्हा जहित्तु लिंगे सागार-णगारएहिं वा गहिदे ।
दंसण-णाण-चरित्ते अप्पाणं जुंज मोक्ख-पहे ।।411।।

411. Therefore, do not take cognisance of the outward symbols of both householders (sagara) and ascetics (anagara), rather focus on the real path in terms of right-faith, right-knowledge and right-conduct.

[Note: The above statement is in terms of real point of view. It does not imply giving up vows or 'dravya-linga' but relinquishes adding spiritual value to it. This 'draya-linga' by itself (alone) without 'bhava-linga' (complete detachment) is not the real path.]

मोक्खपहे अप्पाणं ठवेहि तं चेव झाहि तं चेय ।
तत्थेव विहर णिच्चं मा विहरसु अण्ण-दव्वेसु ।।412।।

412. May you uphold the soul firmly (without wavering) on the path of moksha, meditate on it, experience it, always evince interest in it and not take interest in other mundane substances.

Attachment to outward signs is not consistent with the concept of Samaysar:

पासंडीलिंगेसु व गिहिलिंगेसु व बहुप्पयारेसु ।
कुव्वंति जे ममत्तिं तेहिं ण णादं समयसारं ।।413।।

413. Those who are attached to various types of outward signs and practices be it of asceticism or householders' ethics (and believe that this dravya-linga will provide moksha) do not know samaysar or the pure soul.

The two standpoints on the external signs:

ववहारिओ पुण णओ दोण्णि वि लिंगाणि भणदि मोक्खपहे ।
णिच्छय-णओ ण इच्छदि मोक्ख-पहे सव्व-लिंगाणि ।।414।।

414. From the vyavahara standpoint these two (external signs of asceticism or householders' ethics) are stated to be the path of moksha. The real standpoint does not believe in any symbolic representations to be the path of moksha.
[Note: The subject matter of vyavahara standpoint is not the pure soul (but with fragmented understanding of the same). The subject matter of real standpoint is the one, divine, worthwhile, infinitely potential, pure soul. Those with the experience of pure soul attain moksha and not others.]

One is encouraged to understand this extraordinary text:

जो समय-पाहुड-मिणं पढिदूणं अत्थ-तच्चदो णादुं।
अत्थे ठाही चेदा सो होही उत्तमं सोक्खं ।।415।।

415. On who reads this (great text of) Samayasar (Samaypahud) knows it in depth its essence and remains engrossed in reality will certainly achieve supreme bliss (moksha).

Questions for Practice
Chapter 9

1. From the real point of view what is said to be the origin of karmas?
2. How do the things in the world operate?
3. A snake drinking sweetened milk does not become non-poisonous. In what context has this been stated?
4. Explain the reasoning behind the example of eyes in this chapter.
5. The goldsmith makes ornaments. State the real and practical point of view in this example.
6. Narrate different viewpoints in the example of limestone/paint.
7. Explain the different viewpoints on the practice of renunciation, confession and repentance.
8. Why knowledge of scriptures is not real knowledge?
9. When is the self considered to be on the path of liberation?
10. Who actually knows Samayasar? How can Samayasar help in attaining supreme bliss?



Annexures

Notes on Select Concepts Underlying Samayasar

I - Multi-faceted Reality (Anekantavada)

The Universe consists of substances. A substance is known by its nature. The nature of a substance is described through its properties and forms, which may look alike or completely opposite to one another and yet describe the same substance. All substances have such conflicting properties. Consider the following illustrations:

(a) A man is said to be father in relation to his son, but the same man is a son in relation to his father. How can the same man be both father and son?

(b) Cold water and hot water – apparently conflicting properties of hot and cold co-exist in water.

(c) A medicine can cure a person and the same may kill another person.

(d) The taste of milk is sweet but when it turns into curd, it becomes sour.

(e) In a gold ring, the word 'ring' cannot encompass all other forms of gold ornaments. Gold is yellow in colour. Many objects have yellow colour. Yellowness cannot entirely describe what is gold.

(f) Delhi is in South, North, East and West for a person in Kashmir, Tamilnadu, Punjab and Assam respectively. In spite of indications of conflicting directions, Delhi is where it is.

The above logic is to be applied to all the substances in the Universe such as soul, matter, space, time, medium of movement and rest. All these substances possess mutually conflicting forms or properties. Reality is thus multifaceted. This is the infallible concept of Jain Philosophy used in proving the nature of any substance including the soul and matter.

'Words' are incapable of describing any object in its entirety as one has to go through the complicated process of interpreting the text. Consider the following process and tenets:

9 Soul's knowledge of various forms in different time dimensions appear and disappear but a soul exists because of its own time dimension (***svakal astitva***). Soul's existence does not depend on the time dimension of other substances.

10 A *syadvadi* believes in the absence of soul's time dimension (***parkal nastitva***) in other substances and thus the soul survives eternally in view of its own time dimension.

11 An *ekantavadi* opines that a soul knows properties of other substances but a *syadvadi* knows that a soul has knowledge of its own properties (***svabhava-astitva)***.

12 A soul does not deviate from its true and pure nature and knows thoughts of other substances as distinct from soul's own pure nature (***parbhava-nastitva***).

13 Knowledge differs in forms depending on the object of knowledge but a believer in eternal and inexorable conscious (***nitytava***) nature of soul knows them to be momentary.

14 A *syadvadi* knows the soul as a substance to be eternal but its forms of knowledge never remain constant and keep changing (***anityatva***).

To sum up, a soul has to be comprehended in the above manner through different aspects based on anekantavada and syadvada. This makes knowledge right and any belief contrary to this is false-belief.

III - 47 Properties of Pure Soul

The path to *moksha* begins with the change of perception about our own self. The moment one perceives oneself as a pure soul, understands its nature and functioning, the journey to *moksha* commences. When the same perception is pursued relentlessly, one achieves *moksha*. The refined perception of the self encompasses in itself the knowledge and realization of operation of infinite properties of the soul. A divine view of soul is realized which is beyond words. Amritchandra Acharya in his commentary on Samayasar known as Atmakhyati, meaning glorification of soul added an annexure where we find the unique description of 47 properties of the pure soul which he derived from the text of Samayasar. A brief description of 47 such properties is given below to have an insight of the soul and to show how it functions:

1. Live (*Jivatva*): The soul is always living and hence called as a living thing. It has lived in the past and will live in future and always assumes the properties of living substance.

2. Consciousness (*Chiti*): A living substance is characterized by consciousness. It never gives up this and never assumes the nature of non-living substances.

3. Vision (*Drshi*): It sees/reflects in general all substances with all of their properties and forms. It recognizes their existence as a whole with out discrimination.

4. Knowledge (*Jnana):* The soul can know the entire universe and individual entities with its past, present and future in a single unit of time simultaneously.

5. Bliss (*Sukha*): The pure soul is abounding with bliss, perfect and infinite happiness, with no sensuous pleasures, anxieties or sufferings.

6. Potency (*Virya*): The architect of pure soul is the soul itself. It has the ability to build, procreate or re-engineer itself through operation of its properties.

7. Supreme Sovereignty (*Prabhutva*): The self is its own king and sovereign. It is independent, unconquerable and invincible. It elevates itself to the highest status of Godhood when it treads on the path of purification.

8. All-pervasiveness (*Vibhutva*): The sovereignty of soul extends to all its forms and properties and reigns supreme, but has no sovereignty over body, senses and karmas.

9. Omni-vision (*Sarvadarshi*): The pure soul is like a mirror of the universe. The entire universe is reflected in the soul without any discrimination in entirety.

10. Omniscient (*Sarvajnatva*): Along with omni-vision property, the pure soul knows the entire universe simultaneously and at the same time knowing them separately also.

11. Transparency (*Swachhatva*): The nature of soul is transparent, i.e., it is the purest substance in the entire universe and the entire universe is seen and known as they really are; just as a clean minor facilitates seeing and knowing things as they are without any distortions.

12. Self-illumination (*Prakashatva*): The soul is a self-illuminating substance and does not depend on anything. At the same time, it is self-realizable object and is distinctly seen and known during its self-experience in deep meditation. It is like a lamp that is self-illuminating; it does not need the help of other lamps to know the self-existing illuminating lamp.

13. Unlimited-Potential (*Asankuchit-vikasatva*): When the properties of a soul blossom, there are no inhibiting or limiting factors in its complete revelation. It is not bound by space and time. It assumes the perfect form in no time, with its own ability and without any support from other objects provided one absorbs oneself in the divine nature.

14. Non-Causative Nature (*Akarya-karan*): The soul does not cause any change in other objects nor do other objects cause changes in the soul. It does not influence nor gets influenced by other substances. This applies to all properties of the soul and its forms.

15. Knower and Knowable (*Parinamya-Parinamaktva*): The pure soul by its very nature has knowledge of all objects and at the same time it is knowable by other souls in the same manner.

16. Non-Discarding and Non-Acquisition (*Tyaga-upadanshunyatva*): The soul does not give up certain properties or accepts/assumes any additional properties. It always remains in the same perfect state of existence.

17. Self-Perpetuation (*Aguru-Lagutava*): The pure soul sustains itself'. The soul does not assume the nature of other substances. It never breaks up. It does not become heavy or light as it has no weight. It does not become big or small. It remains as it is forever.

18. Appearance-Disappearance-Eternality (*Utpada-vyaya-dhruvatva*): All the forms of the soul take place in a predetermined sequential manner, while its properties exist simultaneously without any sequence and are permanent in nature. New form appears and the previous form disappears but the substance remains the same.

19. Changeability (*Parinama*): Changeability is the nature of soul. The whole of soul undergoes changes when its form (*paryaya*) changes. The change in form encompasses change in properties also.

20. Abstract (*Amurta*): The soul is without the qualities of touch, taste, smell and color. In the absence of karma particles, the abstract form of soul manifests itself. This abstract quality is beyond the comprehension of senses.

21. Inactivity (*Akartratva*): The soul is absolutely inactive with respect to other substances. The presence of karma does not influence the pure soul. The soul gets rid of them and remains a neutral observer even during the travel on the path to liberation.

22. Power of Non-absorption/experience (*Abhoktratva*): The soul is of the nature of knower (*jnata*) and seer (*drasta*) and this leads to self-absorption/experience. The soul truly does not rejoice in karmas or pleasures of senses although it may appear to do so in the mundane existence. It rejoices its own pure self.

23. Untremulous (*Nishkriyatva*): In the absence of karmic particles, the soul does not tremble but remains without vibrations. Quivering is not the nature of self'.

24. Invariable Territory (*Niyatpradeshatva*): Although the soul contracts or expands according to the size of a body in different births, it has a fixed definite dimension. In moksha, the dimension is a little less than the last body. It occupies innumerable but definite number of units of the space.

25. Self-Pervading (*Swadharma-Vyapakatva*): Notwithstanding many births and deaths, the soul has never permeated in any or bodily characteristics; it permeates its own properties and forms.

26. Common, Uncommon and Common-Uncommon (*Sadharan, Asadharan and Sadharan-Asadharan*): While there are certain properties of soul which are common to other substances, there are also certain unique properties of the soul. Further, there are certain properties which are common to some substances and uncommon to other substances.

27. Infinite Nature (*Anantadharmatva*): There are infinite properties of the soul. They have different characteristics but nevertheless constitute only one indivisible whole. The pure soul is adorned by such type of nature.

28. Conflicting Characteristics (*Viruddha-dharmatva*): Not only that the soul has infinite characteristics, it has qualities which

It is ordinarily difficult to comprehend the depth, vastness and subtleness of operation of these properties. Such properties are infinite in number but 47 have been listed for the purpose of analysis and understanding. It is through constant practice that the true nature of these properties can be realized. Insight into the above nature of the soul is an outstanding contribution of Acharya Kundakunda through the beautiful text of Samayasar and the same 47 properties are narrated by Acharya Amritchandra in the commentary. In fact, several other properties can also be inferred.

Benefits

There are immense and invaluable benefits of knowing about the properties of the soul and a few of them are mentioned here: (i) promotes belief in existence of soul as its image emerges through knowing the functioning of properties; (ii) strengthens belief in it; (iii) brings about a change in perception of the self and the world around us; (iv) the changed perception leads to experience/realization of the pure self; (v) with realization of the self, the goal of life (achievement of eternal happiness) becomes clear; (vi) as one focuses on the self, one becomes less and less interested in material happiness; (vii) one develops better understanding of practices like *vratas*, *upvas*, *tapa*, *diksha*, object of meditation/*dhyan, sallekhana,* etc.; (viii) such an understanding helps in prevention of karmic bondage; (ix) continuous pursuit of the goal of realization of pure soul results in annihilation of karmas (*nirjara*); (x) complete and constant realization of the same ultimately culminates into attainment of supreme happiness/*moksha* and complete destruction of all karmas for ever.

To sum up, any one who will focus and comprehend the operations of the above characteristics of soul is bound to embark upon the path of *moksha* and attain the same through the process of changed perception/purification initiated by its knowledge and consequent destruction of karmas. It is the key to *moksha* as the understanding of these properties opens up the infinite treasure of pure soul.

IV - Six Substances in the Universe

Sl No	Subs-tance	Quantity	Basic Nature	Special Characteristic	Units of space occupied	Stationary/ Travelling substances
1.	Soul	Infinite	Conscious-ness or life	Knowledge and happiness	Innumerable	Moving/ Travelling
2.	Matter	Infinite x infinite	Inanimate	Touch, taste, smell, colour	One, more than one, Infinite	Moving/ Travelling
3.	Medium of motion	One	Inanimate	Instrumental in movement of souls & matter	Innumerable	Non-moving
4.	Medium of Rest	One	Inanimate	Instrumental in stationary state of soul & atoms	Innumerable	Non-moving
5.	Space	One	Inanimate	Instrumental in proving space to rest of the substances	Infinite	Non-moving
6	Time	Innumerable	Inanimate	Instrumental in change/ measurement of change	One	Non-moving

The universe consists of six substances - Soul, Matter (atoms), Space, Medium of Motion, Medium of Rest and Time. These six are the basic substances in the Universe and together show the functioning of the entire Universe.

Soul: Among the six, soul is the only living substance. The word 'living' refers to the permanent quality of living. Soul is one which has lived, is living and will live forever. There are twin distinguishing characteristics of the soul, viz., to see and to know. A soul can see and know the self and other substances as well. No other matter can do these two things together.

Further, soul has an inherent characteristic to remain pure forever, although when attracted to other things, it comes into contact with karmic particles and it gets associated with the impurities. For example, dust may settle on gold or mirror, but becomes clean once the dust is removed. A soul may 'see' and 'know' objects in the universe as bad, good or pure (true nature). When viewed as bad, it attracts negative karmas (*ashubha*) which worsen external conditions in life; if viewed as

good (*shubha*), one attains better or congenial external conditions in life. Only when one views the self as pure, one becomes pure and liberates oneself from all bondage. When permanently and continuously views oneself as pure, one achieves *moksha* i.e., liberation from the cycle of births and deaths.

Matter/ Pudgala/Atoms/*Paramanu*: Atoms or *paramanu* are the basic elements of matter. These are so subtle that it is impossible to divide or see them either through the physical eyes or microscope. It can be seen only by the soul when it attains perfect knowledge/omniscience. However, a group of atoms can be seen by the eyes or under a microscope. Atoms are infinite in number. The groups of atoms assume variety of properties. Its four basic properties are touch (cold, hot, etc.), taste (sweet, bitter, etc.), smell (good, bad) and colour (red, yellow, etc). Atoms are spread everywhere. Earth, water, air, fire, bodies of insects and human beings, fruits, food, clothes, etc - all these are made of atoms. It is a reign of atoms everywhere manifesting in different forms or properties, but basically it is matter only. What is understood in modern science as atom is nothing but a group of atoms.

Space: When we glance at things around us, at top, left, right or any direction, we find vacuum everywhere, i.e., space. There is a difference between space and sky. The sky is the name of blue thing that we see in the space and that is the property of matter. Vacuum constitutes space. It is subtle, all-pervading, everlasting, infinite, uncreated by anybody and it is beyond senses to comprehend it. It gives shelter to all the other five substances. The space in which these things exist is known as occupied space (*loka)* and the other is known as unoccupied space (*aloka*). In general, whenever we refer to space, we mean only the occupied space. The occupied space is generally divided into three parts: upper, middle and lower worlds. The upper space is occupied by stars, moon and other objects, thereafter by several heavens and on the top of the upper space is the abode of liberated souls. Human beings, animals, etc. live in the middle of the occupied space. In the lower part, there are various hells and at the bottom there are infinite number of living forms in micro bodies like the bacteria, the lowest form (*nigoda*).The successive heavens are characterized by higher and higher material pleasures and the succeeding hells are characterized by higher degree of suffering and progressively adverse external conditions to the self.

Medium of Motion and Medium of Rest: These two substances are helpful to both the souls and matter in making their movements and rest. These mediums of motion and the rest are subtle (in case of souls, atoms, etc) or visible (for a group of atoms). The space is always in the state of rest and therefore, these mediums are not helpful for it. These mediums do not force *jiva* or *ajiva* to move or rest, when these two would like to move or rest, they are instrumental like the catalysts. It is like fish in the water. The fish travels or rests in water. But it cannot travel without the medium of water. Just as the fish does not come out of water, these two do not go out of the occupied space. Modern science does recognize that sun rays, sound and electrical waves or gravitational forces travel through some medium even when air is not there and this matter is identified as 'ether' which is like the medium of motion. Modern science does not recognize explicitly the medium of rest but it is logical as substances do come to rest.

Time: Everything in the universe is changing and the matter through which this changing process is understood is called time. Changes can be either explained in terms of location or quality. For location changes are understood in terms of space, medium of motion and medium of rest. But the substance, which is helpful in qualitative changes, is known as time. That is, the qualitative changes in any soul and matter are explained with the help of time particles. The measurement of time in terms of seconds, minutes, hours, days, etc. specifies the duration of time which helps in causing certain changes. This may be known as observed time. Real time is continuous and is to be experienced rather than felt by senses. Time itself does not force any change in souls or matter. For example, a mango may be fully ripe or spoiled one. It is not the time which caused these changes. These changes are inherent in the mango fruit itself and time helps to understand the number of days generally taken to ripen or to get spoiled. Similarly, changes in human body such as childhood, adult, etc., are explained through time, i.e., number of years. Time is also infinite and indivisible. Time is distinguished in terms of past, present and future only to facilitate understanding. The smallest indivisible unit of time is known as '*samaya*', and is very subtle. One second is equivalent to innumerable number of '*samayas*'. This is very well recognized by modern science as a second is divided in millions of parts.

V - Eight-fold classification of karmas

01. Knowledge-obscuring Karma (Karmas obscuring absolute knowledge): A soul is capable of knowing instantaneously all that is happening or has happened or will happen in the entire universe. But bondaged souls know very little and that too in varying degrees. Our present knowledge is like a drop in the ocean. Knowledge varies across and within different species such as insects, birds, animals, human beings, etc., due to this karma.

02. Vision-obscuring Karma (Karmas obscuring absolute vision): A soul is capable of seeing instantaneously whatever that has happened, is happening or will happen, all the three, at the same time in the entire universe. But different species have different vision abilities depending on this karma. Some species have eye-based vision while others like insects, ants, etc., have no eyes but still have the sense of vision.

03. Delusion-producing Karma (Delusion obstructing absolute self-realization and pure, blemish less conduct): Feelings of attachment to mundane objects other than the self create a delusion and misconceptions about them. Misconceptions lead to arbitrary and imaginary decisions about the nature of objects and cause attachment or aversion. Delusions abound in number, more specifically relating to family, wealth, status, religion, physical body, senses and purpose of life. All these prevent true perception of things around us and block self-realization. This Karma is considered to be the king of all karmas as once this is defeated, others will fall. This is like in a battlefield where once the king surrenders, other chiefs and soldiers will surrender without much resistance as they wield less power. When a soul realizes oneself to be the King of the self and rules oneself with infinite divine powers, this karma is defeated.

04. Power-obscuring Karma (Karmas obscuring achievement of the goal): In day-to-day life and also on the path of liberation, there are forces preventing fulfillment of goals in spite of best efforts. For example, when a person is about to eat food served on the dining table but unable to eat due to some bad news or has to leave urgently for some reason. A person wants to donate some money for a noble

cause or wants to renounce the world and become a monk but is prevented by his kith and kin. A monk in the state of meditation is disturbed by some mundane thought or object. One has to unleash utmost vigor to defeat such obstacles in order to reach one's goal. Realization of pure soul leads to unleashing of absolute vigor insurmountable by any object in the universe and thus this karma gets annihilated.

05. Feeling-producing Karma (Karmas obscuring ecstasy/bliss and causing experiences of pleasure and pain): In life, one experiences both pleasure and pain. These alternatives vary frequently and arise due to hunger, thirst, injury, diseases, cold, heat, wind, friends, animals, clothes, wealth, etc.The same object may cause both kinds of feelings. One may be happy over acquiring a lot of wealth but may become unhappy next moment as to how to preserve it. A soul can attain perpetual bliss and ecstasy only if these karmas are destroyed.

06. Age-determining Karma (Karmas causing life-span (age) and obscuring access to the permanent abode): All living beings have life-span, although it varies widely across and within different species. Diseases, accidents, etc., are only peripheral factors and do not cause death. In the absence of this karma, one achieves the permanent abode of liberation and does not have to take birth and face death repeatedly.

07. Name and structure-determining Karma (Karmas obscuring the subtle and formless nature and causing different body forms): A soul gets the body of an insect, a bird, an animal, a man, etc., with differences in dimensions, colour, smell, height, width, bones, senses, etc., due to the bondage of this karma. In its absence, the soul does not have any association with any type of body names and manifests its subtle nature.

08. Status-determining Karma (Karmas obscuring the unchangeable/unique status of soul and causing low/high status): Some have high-status in life, while others have low-status. This happens in all species as their status differs. In the absence of this karma, the soul maintains its own absolute and everlasting status which is self-same and neither lower nor higher.

VI - Broad classifications of Jivas

Jiva

Liberated (in *Moksha*)

Bondaged

With bodies moving from place to place
Bodies can be seen with eyes

Subtle bodies cannot be seen by eyes
Generally not moving

Two Sensed
Body
Tongue (taste)
Eg. Worms

Three Sensed
2 + Nose (smell)
eg. Ant

Four Sensed
3 + Eyes (seeing)
eg. Bees

Five Sensed
4 + Ears (hearing)
eg. Humans, Animals

Earth-Bodied

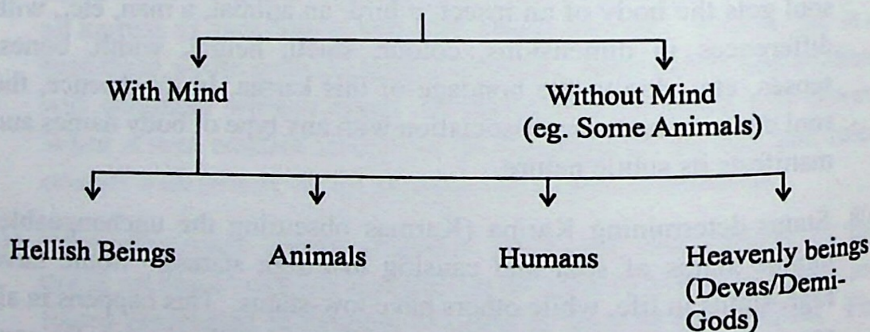
Water-Bodied

Fire-Bodied

Air-Bodied

Plant-Bodied

***Jivas* with Five Senses (Mundane existence)**



VII - The Pure Soul and Nine Principles

		Case for Pure Soul (Nischaya)	Case for Karmas (Vyavahara)
1	Soul	Timeless treasure of infinite properties	Momentary perception of life/soul
2	Non-Soul	Not aiming at pure soul	Viewing external objects/ Karma
3	Influx of Karmas	Not aiming at pure soul	Influx of Karmas associated with such viewing
4	Influx of Auspicious Karmas	Not aiming at pure soul	Influx of auspicious Karmas associated with good deeds
5	Influx of Inauspicious Karmas	Not aiming at pure soul	Influx of inauspicious Karmas associated with inauspicious deeds
6	Bondage	Not aiming at pure soul	Bondage of karmic matter
7	Stoppage of Karmas	Aiming at pure soul – emergence of view of pure soul	Stoppage of Karmas due to knowledge and viewing of pure soul
8	Shedding of Karmas	Enhanced view of purity	Shedding of Karmas due to steady / consistent view of the pure soul
9	Liberation	Complete, perfect and constant engrossment in the pure soul	Annihilation of Karmas due to constant engrossment in the pure soul

VIII - Distinction between Auspicious (punya) and Inauspicious (papa) Deeds and Pure Soul

	Auspicious Deeds	Inauspicious Deeds	Pure Soul's Perspective	Path to *Moksha*
Basis	Auspicious ideas/ feelings	Inauspicious ideas/ feelings	Matter (*Pudgala*) (non-soul)	Knowledge of Pure self
Nature (Task)	Feel auspicious nature (sweet)	Feel inauspicious nature (bitter experience)	Karmic Atoms (non-soul) - External to soul	Contemplation of eternal nature
Objectives	Anxieties over good results	Anxieties over bad results	Bondage (Karma) (non-soul) - External to soul	Meditation of Pure soul to annihilate bondage & achieve *Moksha*
Results	Auspicious status like human/ heavenly births	Low status just as beings in hell and animal existence	Mundane existence of births and deaths (non-soul)	Attainment of *Moksha* & infinite happiness

IX - Pure Soul, Substances and Passions

Pure Soul	Non-soul Substances	Passions / Feelings / Emotions
1. Knows (knowledge is its business)	Do not have knowledge	Arise due to aiming at material objects
2. It is made up of knowledge	Made of material or physical characteristics	Made up of Karmic particles
3. Except knowing and seeing, it does nothing	Except material/physical changes, it does nothing	Except karmic bondage, *it does nothing to the eternal soul*

X - Various Types of Realization of Pure Soul

Variations of Self-Realisation	No.	Infinite Bondage	False-View	Mixed-View	Non-revelation of Truth
Enduring (*kshayik*)	1	Eliminated	Eliminated	Eliminated	Eliminated
Subsided (*upsham*)	2	Subsided	Subsided	Subsided	Subsided
Destruction-cum- Subsidence (*kshayopashamik*)	3	Eliminated	Eliminated	Eliminated	Subsided
	4	Eliminated	Eliminated	Subsided	Subsided
	5	Eliminated	Subsided	Subsided	Subsided
Experiential (*Vedak*)	6	Eliminated	Eliminated	Eliminated	Emergence
	7	Eliminated	Eliminated	Subsided	Emergence
	8	Eliminated	Subsided	Subsided	Emergence
	9	Subsided	Subsided	Subsided	Emergence

XI - Real and Associate Causes

Bondage	Real Cause (nischaya) (own contribution)	Associate Cause (vyavahara) (other contribution)
Psychic based	Soul	Karma (atoms)
Material based	Karma (atoms)	Soul

XII - Six Fold Causation: Nischaya and Vyavahara

Type of Action Causation	Alternate Name in Grammar – Case	An Example of making a pot – empirical-vyavahar view	An example of Making a Pot – Real (nischay) View	Real View – Nature of a substance	Real View nature of pure soul	Real View case of Karma
Doer	Nominative case	Potter	Made up of Soil/Clay	Only self	Pure soul	Karmic Matter
Deed	Objective Case	Pot /`Pitcher	Soil / Clay – transformed form of clay	Within itself – transformation of itself	Salvation/ Moksha – Pure form of Soul	Karma – action of karmic matter
Means	Instrumental Case	Disc/Wheel, Rod, etc	Soil/Clay – made by means of clay	By itself	By means of targeting the nature of pure soul	By means of targeting karmic matter
Donee – Purpose	Dative Case	For storing water	Soil/Clay – To stay as clay	For itself	Experience of Pure soul	Experience of pain -pleasure caused by karmic form
Donor (Source)	Ablative case	Taking soil from the basket	Soil/Clay – source was clay for making a pot	Form itself	Permanent nature of pure soul	Permanent nature of karmic substance
Support/ Basis of action	Locative Case	By putting on the earth	Soil/clay – basis on the nature of clay	On the basis/ support of itself	Action of pure form on the stage of eternal nature of pure soul	Stage provided by karmic substance

XIII - Six-Fold Causation of the Pure Soul

	Pure/ Substance	Properties / Characteristics	Pure Forms/Modes
Doer	Pure Soul	Given property i.e., knowledge	A given pure form
Deed	Retain the nature of pure soul	Retaining its nature i.e., knowledge	A given change of pure form
Means	By its own power	By its own nature/ power, knowledge	By pure form
Purpose	For pure soul only	For given property only, knowledge	For pure form only
Source	From the pure soul	From given property only, knowledge	From the pure form only
Supporting Stage	Pure soul	Stage support by given property, knowledge	Stage supported by the pure form only

XIV - Key to Moksha

Characteristic of Perception	Present Form	Eternal Nature
Right (*samyak*)	Faith/Experience (*darshan*)	Steadfast faith in eternal nature of the soul
Right (*samyak*)	Knowledge (*jnana*)	Knowledge of the eternal soul
Right (*samyak*)	Conduct (*charitra*)	Engrossment in the eternal soul

XV - Convergence of Knowable and Knower

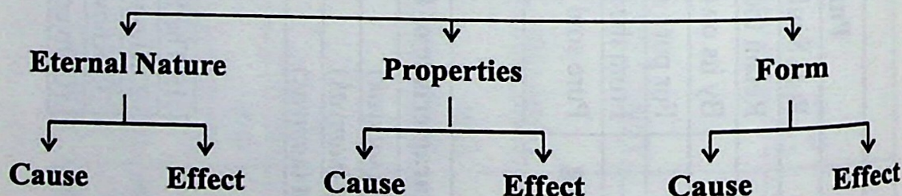
Three Ways of knowing the Pure Soul

1. The Soul	Other Matter	Both are different
2. Knower (gyayak)	Knowable (gyeya)	Both are knowledge
3. Knower	Knowable	Difference between two disappears
(Convergence of knowable into the knower)		

XVI - Engrossment with the Pure Soul - Key to Liberation

Sequence of Bondage	Sequence of Liberation
Engrossment with other mundane substances	Engrossment with pure soul
↓	↓
Psychic Activities	Absence of Psychic Activities
↓	↓
Karmic Bondage	Absence of Karmic Bondage
↓	↓
Body Related Karmic Bondage	Absence of Bondage of Body-related Karmas
↓	↓
Mundane Existence – Infinite cycle of Births and Deaths	Liberation / Moksha No Births / Deaths

XVII - Knowledge of Indivisible Pure Soul



XVIII - Real (Nischaya) and Empirical (Vyavahara) Nature of Soul

Aspect	Nature of Substance	Nature of Real Substance – Pure Soul	Empirical Substance or modifications
1. Substance	General & Particular	General	Particular
2. Spatial	Indivisible & Divisible	Indivisible	Divisible
3. Time	Everlasting & Ever changing	Everlasting	Ever changing
4. Behavior	Singular & Multiple	Singular	Multiple
5. Existence	Appearance, and disappearance & Constant nature	Constant	Appearance, and disappearance
6. Substance	Stays steadfast in its own nature Association with other substances	Stays within own substance	Associated with other substances such as matter, etc.
7. Spatial Existence	Stays in own space Associated with spaces of other substances	Stays in own space	Associated with spaces of other substances
8. Time Dimension	Stays in own time dimension Associated with times of other substances	Stays in own time dimension	Associated with times related to other substances
9. Nature	Stays in own nature Associated with karmic substance	Stays in own nature	Associated with karmic substance and hence influx bondage, stoppage and shedding
10. Recognition of Existence	Recognition of existence of oneself Recognition of existence of other substances	Recognition existence of oneself	Recognition of existence of other substances
11. Knowledge	Knows oneself Knows others	Knows oneself	Knows others
12. Seeing	Sees oneself Sees others	Sees oneself	Sees others
13. Enjoyment	Enjoys oneself Enjoys others	Enjoys oneself	Enjoys others

XIX - Pure Soul: Un-symbolic Comprehension (Alinga-grahan)

The pure soul cannot be realized/understood/experienced through any symbol or symbolic expression. This is with reference to gatha 49 of Samayasar. The explanation given below is based on the same verse (172) in Pravachanasar. There are many reasons for this and at least 20 reasons are given below:

a. Five senses are incapable of perceiving or realizing the pure soul, which is characterized by knowledge and is beyond the senses. Its knowledge works on its-own and is automatic.

b. The pure soul is not even the direct subject matter of senses and does not depend on the senses.

c. The pure soul cannot be visualized or conjectured based on certain symbols or senses/precursors, like one can guess/conjecture/visualise the existence of fire after noticing smoke.

d. The pure soul cannot be subjected to any guess work/sense perception. However, partial realization of the pure soul can help in further visualization just as a sample can be used to know/guess about the larger quantity/quality.

e. There is no such property in the pure soul that it can conjecture about anything. Through the realization of the self, it knows both the self and other objects.

f. The pure soul knows everything directly because that is its nature. In the present state of existence as a human being, although knowledge seems to be working indirectly through senses but it is direct in terms of its nature.

g. The knowledge of the soul does not depend on the external objects or symbols i.e., the soul does not know by directing or focusing its attention on external objects.

h. The knowledge of the soul is not acquired or brought from external objects. It comes from within.

i. None can destroy the knowing nature of the soul. No external adversities can facilitate transfer or elimination of the nature of knowledge.

j. The soul's own focus is on its pure nature, it does not have any impurity.

k. The soul is unbound and unassociated with karmic particles as these are physical and inanimate. There is neither causal relation nor contextual presence.

l. A soul does not enjoy the senses or its subject matter. It enjoys its own abundant and infinite nature.

m. Its life is energized neither by senses nor by mind. Its life is characterized by consciousness.

n. A soul does not take the shape of senses (bodies and parts such as ear, eye, tongue, etc.) and is not even instrumental in reproduction of species in the world. The soul reproduces its own pure forms and these are instrumental in achieving liberation, a state beyond this worldly existence.

o. The soul does not occupy or lives in the infinite space of the universe/ sky. It always lives in its own innumerable but definite number of spaces.

p. The soul in its physical appearance or feelings is neither feminine/ masculine nor impotent. A soul is independent of these human/ animal physical/emotional characteristics.

q. The soul has nothing to do with external religious symbols like temples, mosques, monks, dress code of ascetics, yogis, flags or any such symbols adopted by religious followers.

r. The soul cannot be comprehended by a particular attribute; it has infinite and indivisible properties and is a pure entity.

s. The soul cannot be envisaged in a particular form including its pure forms.

The pure form of a soul is also independent of soul substance and the experience of the pure form is experience of the soul. Without the experience of the pure self one cannot be liberated from the cycle of suffering and the mundane existence.

XX - Stages of Purification of the Soul

There is a unique path through which a soul passes both in mundane existence and on path to liberation. False-belief, false-knowledge and false-conduct lead to perpetual mundane existence. This simply means ignorance of pure soul or not knowing oneself. Once a person embarks on the path to liberation by having right-faith, right-knowledge and

right-conduct, the whole path in various stages unfolds. In any scientific analysis, it is absolutely necessary to know the various stages, which the substance undergoes to achieve and retain its real nature.

A soul has to pass through various stages to achieve liberation. Alternatively, it can be stated that all souls in the universe can be divided into spiritual classes or stages, as different souls are in a different classes at any given point of time. Spiritual stages occur in souls due to varying degrees of faith and conduct on account of varying types of passions and vibrations. The empirical side is explained through changing nature of various types of karmic influx, bondage, stoppage and annihilation and the real side is enunciated through different degrees of spiritual experiences and enhancement in the degree of stabilization of experience of pure soul. In brief, they can be stated as follows:

1. The first stage is primarily explained in terms of absence of right-faith, i.e., not knowing the real nature of the self and various other substances in the universe; but primarily it is ignorance of the real nature of the pure self. The first stage refers to complete ignorance of the pure soul and the fourth indicates experience of true nature of pure soul and hence the journey to liberation begins from this fourth stage. The third and second stages occur when a person is not able to stay in 4th, 5th or 6th and falls from those stages and comes to these stages.

2. 5th to 12th stages primarily deal with destruction, subsidence, etc of right-conduct deluding karma and presence/absence of various types of such karmas and spiritual experiences or varying levels of meditation on pure soul. Right conduct commences primarily from the 5th stage and manifests fully in the 12th stage where there is complete absence of all passions and conduct deluding karmic particles.

3. 6th and 7th stages refer to monks who swing from meditation level of 7th to 6th when not in meditation.

4. In the 13th stage, the pure soul has been fully realized with the associated properties of infinite knowledge, infinite perception, infinite power and infinite happiness but human body still remains

and hence vibrations associated with mind, speech and body are present but are not needed due to full and complete engrossment with pure soul.

5. In the 14^{th} stage, there is complete absence of the vibrations on account of human body and the latter disappears or is completely destroyed and such souls move to the top most place in the universe, achieve liberation/*moksha* and live in perpetual bliss and happiness forever.

The stages are termed as qualitative as these represent different levels of spiritual experiences but can be explained through complicated quantitative expressions in terms of various types of Karmas. [Note: Refer to Gommatsar for more details.]

XX -Stages of Purification of the Soul - General Description

Stage	Nature of Soul Realization	Nature of Karma	Time Duration
1. False-belief (*Mithyatva*)	False belief in the pure soul	Infinitely binding	Infinite
2. Unretained (*Sasadan*)	Fall from soul experience	Emergence of karma	Very short (few units of time)
3. Mixed (*Mishra*)	Mixes soul and non-soul	Rise of False belief	*Antarmuhurt* (less than 48 minutes)
4. Without Vows/ Discipline (*Avirat*)	Experience of soul	No intense binding of karma, no vows/disciplined conduct	From *Antarmuhurt* to huge time-span depending on type of realization.
5. Partial vows (*Deshvrat*)	Partial stabilization in the experience of pure soul	Destruction of unrestrained indulgence in matters of senses/ mind	Less than 48 minutes to lasting with the age of a human /tiryanch
6. Imperfect restraint (*Apramatta*)	Engrossment that results in swinging from 6th to 7th and vice versa.	Five-fold greatest vows - the life of an ascetic	*Antarmuhurt*
7. Perfect restraint (*Pramatta*)	Engrossment with the pure self but swings (like a cradle) from 7th to 6th stage.	Influx of karmas caused by passions and not negligence	*Antarmuhurt*
8. Unprecedented meditation (*Apurvakartan*)	Ascending ladder - The first ladder of subsidence goes up to the 11th stage and the second one to the state of omniscience (13th stage)	Right-conduct deluding karmas subside on the first ladder and get destroyed on the second ladder.	*Antarmuhurt*

9. Stabilisation of unprecedented experience (*anivratikaran*)	Successive higher levels of experience of pure soul.	Passions of very mild anger, pride and deceit are destroyed or subsided depending on the ladder	*Antarmuhurt*
10. Subtle delusion (*Sukshma samparay*)	Successive higher levels of experience of pure soul.	Mild passion of greed is destroyed or subsided as per the ladder taken	*Antarmuhurt*
11. Subdued delusion (*Upshantamoha*)	Falls down to lower levels of experience as unable to move forward	All passions have been subsided but unable to move forward	*Antarmuhurt*
12. Destroyed delusion (*Kshinamoha*)	Perfect stabilization in the engrossment with the pure soul	Delusion is destroyed and in the last instance, knowledge-obscuring, vision- obscuring and power-obscuring karmas are destroyed	*Antarmuhurt*
13. Omniscience with vibration (*Sayoga Kevali*)	Infinite properties of the pure soul manifest	Four *ghati* karma are destroyed as stated above	Minimum < 48 min. & the max.- age of human beings – About 1 crore *purva*
14. Omniscience without vibration (*Ayoga Kevali*)	Vibrations of the spatial units cease. The soul is completely purified and attains the eternal bliss (*moksha*) instantaneously	All activities cease and remaining four *aghati* karmas are destroyed	Equivalent to the time taken for expression of five basic vowels (such as a, e, i, o, u)

Sample Multiple Choice Questions

Introduction (Purvaranga)

1. In the beginning of Samayasar, who has been paid homage?
   a) All Shutkewalis b) All Siddhas
   c) All Arihants d) All Eternal Souls Ans - b
2. The adjectives -eternal, unmovable and incomparable are given to whom in the first verse?
   a) Siddha b) Eternal Soul
   c) State of Siddha d) State of Arihant Ans - c
3. Who wrote Samayasar?
   a) Acharya Kundkunda b) Shrutkewali
   c) Acharya Gunadhara d) Arihant Ans - a
4. Who has preached Samaysar?
   a) Acharya Kundkunda b) Seemandhar Bhagwan
   c) All Arihant Bhagwans d) Bhagwan Mahaveer Ans - c
5. What do we mean by Shrutkewali?
   a) Arihant b) Siddha
   c) Ganadhar and others d) Tirthankara Ans - c
6. What do you think is the purpose of Samayasar?
   a) To know the nature of Siddha b) To know the nature of pure soul
   c) To know the nature Moksha d) To know the nature of Dharm Ans - b
7. In what sense the word 'samay' is used in Samaysar?
   a) Time b) Belief/faith
   c) Principle d) Pure Soul Ans - d
8. What is the meaning of Sva-Samay?
   a) To remain absorbed in own time
   b) To remain absorbed in the subject of karmic substance
   c) To remain absorbed in right-faith, right-knowledge and right-conduct
   d) All the above Ans - c
9. What is the meaning of 'par-samay'?
   a) To remain absorbed in time of others
   b) To remain absorbed in the subject of karmic substance
   c) To remain absorbed in wrong-faith, wrong-knowledge and wrong-conduct
   d) All the above Ans - b
10. What is most beautiful in the Universe?
    a) The story of oneness b) The story of manifoldness
    c) The story of enjoyment of pleasures d) The story of one and many Ans - a
11. Which story is enjoyed most in this world?
    a) The story of oneness b) The story of manifoldness
    c) The story of enjoyment of pleasures d) The story of one and many Ans - c
12. Which story is well known and experienced by all?
    a) The story of oneness b) The story of manifoldness
    c) The story of enjoyment of pleasures d) The story of one and many Ans - c
13. Which story is not well known and experienced by all?
    a) The story of oneness b) The story of manifoldness
    c) The story of enjoyment of pleasures d) The story of one and many Ans - a

14. What type of knowledge of soul is emphasized in Samayasar?
a) Oneness of soul but distinct from others (*aktava-vibhaktva*)
b) Real point of view of soul (*Nischaya-nay*)
c) Empirical point of view of soul (*Vyavahar-nay*)
d) Valid knowledge of soul (*praman*) Ans - a

15. After knowing the nature of soul from samayasar, what should we do?
a) Accept it well b) Know it well without any lapse
c) Should not accept only what we like d) All the above Ans - d

16. Which Bhava is not pramatta or apramatta?
a) Gyayak Bhava b) Audayik Bhava
c) Upasham Bhava d) Kshayik Bhava Ans - a

17. What is that bhava which is neither pramatta or apramatta ?
a) Shubh bhav b) Ashubh bhav
c) Shuddha bhav d) Shubhashubh bhav Ans - c

18. The preaching of ultimate reality is not possible without:
a) Nishchay naya b) Vyavahar naya
c) Anekanta d) All the above Ans - b

19. Samyak-drishti seeks the shelter of:
a) Abhutarth (unreal) b) Bhutarth (real)
c) Praman-naya (valid knowledge standpoint) d) a and b Ans - b

20. From which point of view, the knowledge of seven tattvas is called samyak-darshan?
a Abhutarth (unreal) b) Bhutarth (real)
c) Praman-naya (valid knowledge standpoint) d) a and b Ans - b

21. From the viewpoint of nature of soul, what type of relation exists between soul and pudgal ?
a) Abaddh-asprashat (not bound, not touched) b) Ananya (no other than itself)
c) Avishesh (without any difference) d) Aniyat (steady) Ans - a

22. From viewpoint of nature of soul, what type of relation exists between modifications (paryaya) and soul?
a) Abadha-asprashat b) Ananya
c) Aniyat d) Avishesh Ans - b

23. From viewpoint of nature of soul, what type of relation exists between increasing and decreasing conditions/attributes of soul?
a) Abadha-asprashat b) Ananya
c) Aniyat d) Avishesh Ans - c

24. From viewpoint of nature of soul, what type of relation exists between different attributes of soul?
a) Abadha-asprashat b) Ananya
c) Aniyat d) Avishesh Ans - d

25. How long a person remains ignorant?
a) One who identifies with karmic matter b) One who identifies with non-karmic matter
c) One who identifies with the physical body d) All the above Ans - d

26. Nishchay naya or real point of view states that:
a) Soul and body are same b) Soul and body stay together
c) Soul and body are never same d) All the above Ans - c

27. Who is the real conqueror of senses?
a) One who conquers senses
b) One who realises the nature of soul
c) One who realises the nature of knowledge
d) All the above
Ans - d

28. What is renunciation?
a) Renunciation of all external objects
b) Renunciation of all passions
c) Give up the feeling as doer of renunciation
d) Discriminative knowledge of self
Ans - d

Chapter I

29. From what perspective, psychic states are said to belong to soul?
a) Nischaya
b) Vyavahara
c) As preached by Arihant
d) All the above
Ans - b

30. The pure soul is characterised by:
a) Consciousness
b) Without taste, colour, smell, touch, etc
c) Without any definite body shape
d) All the above
Ans - d

31. What is the relation of attributes of colour to stages of spiritual development to the soul?
a) Occupation of same space
b) Indivisible relation
c) Point of view of reality
d) All the above
Ans - a

32. What is the type of relation of colour, etc with soul in mundane existence?
a) Real point of view
b) Vyavahara point of view
c) Both the above viewpoints
d) None of the above
Ans - b

33. What is the nature of eight kinds of karmas?
a) Material
b) Non-material
c) Attributes of soul
d) None of the above
Ans - a

34. Suffering in life is due to:
a) Impure soul
b) God's scheme of punishment
c) Fruition of karmas
d) A & C above
Ans - c

35. The example of mixture of milk and water is given to explain that:
a) Milk consists of milk and water
b) Milk and water are two separate matters
c) Water is more important to life than milk
d) It is better to be vegan
Ans - b

36. What is the nature of qualitative stages of spiritual development (gunasthan)?
a) Spiritual
b) Qualities of soul
c) Mohaniya or deluding karma
d) B and C above
Ans - c

Chapter 2

37. What happens if one does not know the difference between self and karmic inflow?
a) Remains devoid of knowledge
b) Identifies self with baser emotions
c) Creates karmic bondage
d) All the above
Ans - d

38. Karmic inflow has the following features:
a) Impure
b) Contrary to self
c) Cause of misery
d) All the above
Ans - d

39. One with right knowledge believes that:
a) Karmic inflows as impure, contrary and cause of misery
b) Karmic inflows as pure, real and cause of happiness
c) Soul as pure, real and blissful
d) a and c
Ans - d

40. What does a person with right knowledge believe?
a) Soul is one and pure b) Soul is without sense of mine-ness
c) Soul is full of complete knowledge/ perception d) All the above Ans - d

41. What type of relation exists between the modifications of soul and non-soul?
a) Doer and deed- substantial causal relation
b) Contextual/association but not substantial causal relation
c) a and b
d) None of the above Ans - b

42. What is the standpoint in the statement that 'the self produces and enjoys own self'
a) Real point of view b) Vyavahara point of view
c) a and b d) None of the above Ans - a

43. Who believes that the Self produces and enjoys the self and karmic materials?
a) Jain faith b) Real point of view
c) Dwikriyavadi (single cause causing two effects) d) All the above Ans - c

44. Erroneous faith, yoga and non-discipline pertain to:
a) Soul b) Non-soul
c) a and b d) None of the above Ans - d

45. What underlies the belief of the Self in doer-deed relation of karmas?
a) Ignorant self b) Knower self
c) Non-self d) Both A and C Ans - a

46. If one substance can cause modifications in other substances:
a) The other substance stands modified and becomes one
b) Both will be destroyed
c) Both will not be destroyed
d) We will know the importance of both Ans - a

47. Human beings can make a pot or cloth:
a) The statement is true from real point of view
b) The statement is true from vyavahara point of view
c) Both a and b are true
d) None is true Ans - b

48. Can an ignorant or wise person cause changes in other substances?
a) Generally - yes b) Generally - no
c) Sometimes d) Never Ans - d

49. Which is true?
a) Self is the doer of the modifications of Self
b) Karmic material is the doer of modifications of karma
c) All substances are independent and doer of respective modifications
d) All the above Ans - d

50. What is the essence of Samayasar?
a) Pure soul is bounded by karma b) Pure soul is not bounded by karma
c) Pure soul is beyond A and b above d) None of the above Ans - c

51. The meaning of statement that 'Samayasar transcends all points of view' is:
a) No belief in any standpoint b) Belief in all standpoints
c) Belief in being knower of all standpoints d) Belief in any standpoint of choice Ans - c

52. The implication of transcendental nature of Samayasar:
a) It is critical of all standpoints
b) It accepts all standpoints
c) Right perception and right knowledge
d) None of the above
Ans - c

53. What is the most appropriate meaning of the word 'Samayasar'?
a) The experience of indivisible nature of soul
b) Going beyond all standpoints
c) Reject all standpoints
d) All the above
Ans - a

54. The experience of transcendental nature of soul implies:
a) Experience of the self devoid of all attachments
b) Experience of "zero ground" or the bottom of soul
c) Experience of soul devoid of any thought
d) Experience of partial knowledge of all properties of the soul
Ans - a

Chapter 3

55. What pushes a person into the cycle of births and deaths?
a) Good deeds
b) Bad deeds
c) Neither a or b
d) Both a and b
Ans - d

56. Which handcuff is good?
a) Made of gold
b) Made of iron
c) Neither a or b
d) Both a and b
Ans - c

57. What is the consequence of both good and bad karmas?
a) Absence of independence of soul
b) Feelings of aversion
c) Feeling of attachment
d) Both b and c
Ans - a

58. The Jina has preached that:
a) Evince interest in good deeds
b) Do not evince interest in bad deeds
c) Both a and b
d) Do not evince interest in karmas
Ans - d

59. What leads to moksha?
a) Knowledge of Soul
b) Good deeds
c) Austerities and penance
d) Taking to ascetic life
Ans - a

60. How Moksha is achieved?
a) By the desire of moksha
b) By taking vows
c) By desire for good deeds
d) By contemplation on pure soul
Ans – d

61. If the nature of the self is that of Siddha, why are we still in the mundane world?
a) Lack of right efforts
b) Bound by karmas
c) Not knowing the self
d) All the above
Ans - d

62. From the real point of view, the omniscient has compared external austerities with:
a) Childish austerities
b) Adult's austerities
c) Old man's austerities
d) Dead man's austerities
Ans - a

63. What is real cause of Moksha?
a) Observing vows
b) Observing restraints
c) Observing austerities
d) Right knowledge
Ans - d

64. The dirt of false-belief destroys:
a) Right-faith
b) Right-knowledge
c) Right-conduct
d) None of the above
Ans - a

65. Ignorance the self destroys:
a) Right-faith
b) Right-knowledge
c) Right-conduct
d) None of the above
Ans - b

66. Passions obstruct:
a) Right faith b) Right knowledge
c) Right conduct d) None of the above · Ans - c

Chapter 4

67. What is the nature of inflow of karma?
a) Psychical b) Material
c) Psychical and material d) Takes place overtime Ans - c

68. Psychical inflow of karma belongs to:
a) Soul b) Non-soul
c) Karmas d) All the above Ans - a

69. Material inflow of karma belongs to:
a) Soul b) Non-soul
c) Karmas (Dravya) d) All the above Ans - c

70. The instrumental cause of knowledge obscuring etc karmas is:
a) Attachments b) Atoms
c) Time atoms d) All the above Ans - a

71. Why is there absence of inflow of karma for the right believer?
a) Absence of duties b) Absence of attachments
c) Absence of right knowledge d) Absence of right conduct Ans - b

72. Absence of attachment, etc does not create bondage to the person with right belief because:
a) He is a mere knower b) There is mere inflow of karma
c) There is mere physic inflow d) Inflow is mere temporary Ans - a

73. Just as a ripe fruit fallen from a tree cannot be attached again to the stalk, in the same way:
a) Body and soul get separated b) Soul and physic karma get separated
c) Souls get separated d) Atoms get separated Ans - b

74. How many types of inflow of karma are there?
a) Two b) Five c) Four d) Seven Ans - c

75. The example of child-wife is given to explain:
a) Ignorant person b) Practice of celibacy from childhood
c) Previously bound karmas operate after maturity c) Death of the child Ans - c

76. The example of grown-up wife is given to explain:
a) Maturing of karmas b) Latent karmas
c) Previously bound karmas d) Sequence of karmas Ans - a

77. How the binding of karma takes place when previously bound karmas become operative for the person with right-faith?
a) According to sequence of binding b) Automatic binding
c) Binding by rule d) Not binding Ans - d

78. The four primary karmic conditions are the cause of:
a) Four karmas b) Eight karmas
c) Six karmas d) Two karmas Ans – b

79. Just as food eaten by the person is transformed into flesh, fat, etc, in case of self:
a) Karmic modifications at time of bondage b) Types of substances
c) Types of attachments d) Types of possession Ans - a

80. Giving up of pure or real point of view causes:
a) Bondage b) Karmic inflow
c) State of knowing d) State of enjoyment of Karmas Ans - b

Chapter 5

81. What does a person do with discriminative knowledge?
a) Upayoga in pure self b) Upayoga in eight karmas
c) Upayoga in anger etc d) Upayoga in body Ans - a

82. Karmas
a) Have upayoga b) Do not have upayoga
c) Are in itself d) All the above Ans - b

83. When the self is said to be burnt by karmas, it means:
a) Karma purifies self b) Self never loses its intrinsic nature
c) The nature of self is to get burnt d) Karmas is the distortion of self Ans - b

84. How does the ignorant experience the self?
a) Experience of the body as self b) Experience of impure self
c) Experience of pure self d) All the above Ans - a

85. The self with discriminative knowledge contemplates on pure nature of the self, it becomes:
a) Impure self b) Pure self
c) Mixed self d) All the above Ans - b

86. What is the benefit of knowing the pure soul?
a) Inflow of karmas b) Good karmas
c) Stoppage karmas d) Binding of karmas Ans - c

87. What is the benefit of discriminative knowledge?
a) Experience of pure self b) Knowledge of the impure self
c) Destruction of impure self d) Knowledge of atoms Ans - a

88. What is the outcome of knowing the self as impure?
a) Prevention of attachment b) Experience of the pure self
c) Experience of impure self d) All the above Ans - c

89. How does the stoppage of karmic inflow take place?
a) By meditation on attachment, etc b) By meditation on pure self
c) By meditation on karmas d) By Prevention of desires Ans - b

90. In the process stoppage of karmas, what happens first?
a) Blocking of psychic inflow b) Blocking of karmic inflow
c) Blocking of body-building materials d) Cessation of mundane world Ans - a

91. When there is a complete absence of inflow of karmas?
a) Absence of four phases of life b) Absence of four karmas
c) Absence of four causes d) All the above Ans - a

Chapter 6

92. Experience of a right believer leads to:
a) Inflow karmas b) Inflow of good karmas
c) Shedding of karmas d) To moksha Ans - c

93. Experiences of the person with the wrong belief leads to:
a) Inflow of karmas b) Inflow of good karmas
c) Shedding of karmas d) Moksha Ans - a

94. Why the experiences of the person with right belief leads to shedding of karmas?
a) Absence of inflow karmas b) Absence of attachments delusion
c) Presence of good karmas d) Absence of bad karmas Ans - b

95. What does the example of a doctor show?
 a) Doctor remains healthy b) Doctor can treat the patient
 c) Doctor dies if he takes poison d) Doctor survives even if takes poison Ans - d

96. What does the example of a doctor show in relation to karmas?
 a) Rise of karmas create bondage b) Rise of karmas do not create bondage
 c) Rise of karmas destroy the self d) Rise of karmas lead to moksha Ans - b

97. What does the example of a person who takes to wine show?
 a) Taking wine is bad b) Taking wine is good
 c) No intoxication if one does not enjoy wine d) Wine makes person drunk Ans - c

98. What are the implications of the example of a drunkard?
 a) Attachments are bad b) Attachments cause shedding of karmas
 c) Detachments cause shedding of karmas d) Attachments are good Ans - c

99. Rise and fruition of karmas are not related to:
 a) Pure soul b) Soul in mundane existence
 c) Soul with wrong belief d) Soul with wrong knowledge Ans - a

100. The psychic state is not the nature of:
 a) Impure soul b) Karmas
 c) Pure soul d) Outer soul Ans - c

101. The psychic state is the manifestation of
 a) Pure soul b) Karmic matter
 c) Impure soul d) Outer soul Ans - b

102. One does not know the real self means he:
 a) Knows the self b) Does not know non-soul
 c) Does not know both soul and non-soul d) Knows external soul Ans - c

103. The true nature of the self is:
 a) Eternal b) Unchanging
 c) Indivisible d) All the above Ans - d

104. Who is enriched with right knowledge and detachment?
 a) Person with right faith b) Person with wrong faith
 c) Person with outer self d) All the above Ans - a

105. What type of mistake a person can make who knows all scriptures?
 a) May not know the atom
 b) May not know collection of atoms
 c) Knows an iota of attachments as his own
 d) Knows other substances as his own Ans - c

106. One who does not know the soul, does not know:
 a) Religion/Dharma b) Difference between soul and non-soul
 c) All scriptures d) All the above Ans - d

107. How many types of knowledge are there from the real point of view?
 a) One b) Two
 c) Five d) All the above Ans – a

108. After making a lot of efforts, why does not one attain Moksha?
 a) Does not know what Moksha is?
 b) Does not know what unhappiness is?
 c) Does not know what the nature of knowledge is?
 d) Does not know what is beyond knowledge? Ans - c

109. What should be done to attain Moksha?
a) Be in love with knowledge b) Be happy with knowledge
c) Be satisfied with knowledge d) All the above Ans - d

110. What is the real possession of the soul?
a) Body b) Own self
c) Family d) House, wealth etc Ans - b

111. Who is not concerned with sufferings related to the body and other objects?
a) Ignorant b) Person with right faith
c) Mundane beings d) All the above Ans - b

112. Who possesses merit (Punya)?
a) Ignorant b) Person with right faith
c) Mundane beings d) All the above Ans - a

113. A person with right faith does not desire demerit (Papa) because:
a) Demerits are bad b) Demerits are against religion
c) Demerits are possessions d) All the above Ans - c

114. A person with right faith does not desire food/drinks because:
a) One gets food due to merits b) Enjoying food is demerits
c) He is non-attached and knower d) All the above Ans - c

115. Gold in the midst of mire remains uncontaminated, while a piece of iron gets contaminated. What does the statement show from the perspective of soul?
a) Importance of right knowledge b) Importance of ignorance
c) Importance of karmas d) Importance of knowledge and ignorance Ans - a

116. A person with right belief desires fruits of karma:
a) True b) False
c) Both true and false d) None of the above Ans - b

117. Souls with right belief are free from fear due to the quality of:
a) Doubtlessness (Nihshanka) b) Desirelessness (Niskanksa)
c) Absence of disgust (Nirvicikitsa) d) Non-deluded (Amudhadrsti) Ans - a

118. Souls with right belief are free from enjoyment resulting from karmas due to the quality of:
a) Doubtlessness (Nihshanka) b) Desirelessness (Niskanksa)
c) Absence of disgust (Nirvicikitsa) d) Non-deluded (Amudhadrsti) Ans - b

119. Souls with right belief are indifferent to unpleasant things due to the quality of:
a) Doubtlessness (Nihshanka) b) Desirelessness (Niskanksa)
c) Absence of disgust (Nirvicikitsa) d) Non-deluded (Amudhadrsti) Ans - c

120. Souls with right faith are free from false beliefs due to the quality of:
a) Doubtlessness (Nihshanka) b) Desirelessness (Niskanksa)
c) Absence of disgust (Nirvicikitsa) d) Non-deluded (Amudhadrsti) Ans – d

121. Souls with right faith have no wavering due to the quality of:
a) Forbearance (Upaguhana) b) Steadfastness (Sthitikarana)
c) Devotion to true path (Vatsalya) d) Propounding the path (Prabhavna) Ans - b

122. Souls with right faith have love and commitment to three jewels due to the quality of:
a) Forbearance (Upaguhana) b) Steadfastness (Sthitikarana)
c) Devotion to true path (Vatsalya) d) Propounding the path (Prabhavna) Ans - c

123. Souls with right faith proclaim the true path due to the quality of:
a) Forbearance (Upaguhana) b) Steadfastness (Sthitikarana)
c) Devotion to true path (Vatsalya) d) Propounding the path (Prabhavna) Ans - d

124. Souls with right faith proclaim the true path due to the quality of
a) Forbearance (Upaguhana) b) Steadfastness (Sthitikarana)
c) Devotion to true path (Vatsalya) d) Propounding the path (Prabhavna) Ans -d

Chapter 7

125. Why does a man smeared with oil get dust-deposit on the body?
a) The place full of dust b) Physical exercises in the dust
c) Oil massage d) Lack of trees in place Ans - c

126. Why a person with false belief gets karmic bondage?
a) Universe full of karmic substances b) Feelings of attachments
c) Violence d) Activities of mind, word and body Ans - b

127. Why does a person die?
a) Killing by others b) Diseases
c) Completion of age karma d) Accidents Ans - c

128. How does an ignorant person believe?
a) I can save life of others b) Someone can save me
c) I can make others happy/miserabled) All the above Ans - d

129. Man lives in accordance to his age-related karma. Who has said this?
a) The Omniscient b) By Tradition
c) God has made the rule d) Nobody has said this Ans - a

130. What/who determines Ayu karma?
a) God b) Our own karmas
c) Food and health fitness d) Blessing of others Ans - b

131. All the events in one's life as rule are determined by:
a) God b) Our own karmas
c) As per one's decision d) Blessing of others Ans - b

132. The benefit of saving or helping someone:
a) Achievement of Moksha b) Merit bondage
c) Diminution of demerits d) Friendship with the beings Ans - b

133. What is the cause of bondage?
a) The will not to kill b) The will not to lie
c) The will not to steal d) All the above Ans - d

134. What is the direct cause of bondage?
a) External object b) Other beings
c) One's own thought d) All the above Ans - c

135. What is responsible for transmigration of the soul in the Universe?
a) Evil deeds b) Bad and good deeds
c) Meaningless thought activities d) Meaningful thought activities Ans - c

136. The meaning of bhava karma is:
a) Understanding b) Resolving
c) Thinking d) All the above Ans - d

137. The meaning of adhyavasana is:
a) Knowing b) Consciousness
c) Conscious manifestation d) All the above Ans - d

138. Great saints achieve moksha due to:
a) Good deeds b) Avoidance of bad deed
c) Absence of psychic activities d) All the above Ans - c

139. Great saints achieve moksha due to adoption of:
a) Real point of view b) Practical point of view
c) Both a and b d) Great vows Ans - a

140. Why an Abhavya (unfit for liberation) is called ignorant?
a) Not well-versed in scriptures b) No faith in moksha
c) Has faith in Dharma d) Practices in dharma for future enjoyment Ans - b

141. What is the path of moksha from practical point of view?
a) Knowledge of scriptures b) Faith in tattvas
c) Protection of six kinds of beings d) All the above Ans - d

142. What is the path of moksha from real point of view?
a) Right knowledge of the self b) Right faith in the self
c) Right self absorption d) All the above Ans - d

143. Why a piece of colourless crystal looks red coloured?
a) Due to its property b) In presence of another red coloured object
c) Crystal has red colour d) a and b above Ans - b

Chapter 8

144. How moksha takes place?
a) Knowledge of nature of bondage b) Separating soul from bondage
c) Separating body and soul d) Bondage its self vanishes Ans - b

145. Whether thinking about bondage leads to moksha?
a) Yes, it is true b) No, it is not true
c) Both a and b are true d) Contemplation on bondage Ans - b

146. What is the real cause of moksha?
a) Knowledge of the bondage b) Thinking about the bondage
c) Breaking of the bondage d) Complete the duration of the bondage Ans – c

147. What separates the soul from bondage?
a) Renunciation b) Discriminative wisdom
c) Meditation d) Austerities Ans - b

148. The meaning of the instrument of discriminative wisdom is:
a) Discriminative wisdom does the act of separation
b) Discriminative wisdom is the name of an instrument
c) It is bad to separate
d) It is good to separate Ans - a

149. How are the soul and bondage separated?
a) Discriminative wisdom itself separates both
b) Both get separated by themselves c) By knowing intrinsic and distinctive attributes
d) All the above Ans - c

150. What is the attribute of the soul?
a) Pure consciousness b) Attachments
c) Renunciation d) Austerities Ans - a

151. What is the attribute of bondage?
a) Happiness b) Unhappiness
c) Thought activities d) shackles Ans - c

152. After separating the bondage and the soul, what should be retained?
a) Pure Soul b) Bondage
c) Non-soul d) Soul and bondage Ans - a

153. After separating karma and soul, what should be given up?
a) Pure Soul b) Bondage
c) Non-soul d) Soul and bondage Ans - b

154. After separating the bondage and the soul, how do we apprehend the soul?
a) By discriminative wisdom b) By renunciation
c) By meditation d) By austerities Ans - a

155. What do we get from the discriminative wisdom?
a) Consciousness b) Perception
c) Knowledge d) All the above Ans - d

156. What is the fundamental difference between nature of the self and nature of others?
a) Instrumental b) Ownership
c) Alien conditions d) psychic conditions Ans - b

157. One who commits crime cannot move freely because:
a) Fear of getting caught b) Feeling of repentance
c) Guilt consciousness d) Wants to keep secrete Ans - a

158. What the guilt of the soul?
a) Not to worship God b) Identification of self with external objects
c) Not to practice meditation d) Violates the rules of society Ans - b

159. What constitutes the pot of poison from transcendental point of view?
a) Repentance for the past misconduct b) Pursuit of the good
c) Rejecting the evil d) All the above Ans - d

160. What constitutes the pot of nectar from transcendental point of view?
a) Non-repentance for the past misconduct b) Non-pursuit of the good
c) Non-rejecting the evil d) All the above Ans - d

161. What is the objective behind discussion on the pot of nectar and pot of poison?
a) Realization of pure soul b) Giving up good deeds
c) Giving up bad deeds d) Giving up both bad and good deeds Ans - a

Chapter 9

162. How do karmas originate from the real point of view?
a) Belief in doer of karmas b) From matter
c) From attributes of substances d) From modes of substances Ans - a

163. How do the things in the world operate?
a) By soul b) By nature
c) Instrumental relation between a and b d) Both a and b together Ans - c

164. A snake drinking sweetened milk does not become non-poisonous. In what context this has been said?
a) The abhavya (unfit self) does not give up attachment to nature of karmas
b) The self does not achieve moksha even after self realization

c) An ignorant does not enjoy fruits of karma
d) A soul does not achieve moksha even after renunciation — Ans - a

165. What does the enlightened self do with the sweet or bitter fruits of karmas?
a) Enjoys
b) Dislikes
c) Non-enjoy
d) Doer — Ans - c

166. What do you understand by the example of Eyes?
a) Eyes only see the things
b) Eyes are doer of things
c) Eyes are enjoyer of things
d) Eyes are enjoyer and doer — Ans - a

167. What is the nature of knowledge?
a) Non-doer
b) Non-enjoyer
c) Knows bondage and shedding of karmas
d) All the above — Ans - d

168. Those who believe in the nature of soul to be doer and enjoyer, they are:
a) Not real monks
b) Ordinary people
c) Creator and enjoyer of the world
d) All the above — Ans - d

169. Who is the doer of non-belief?
a) Soul
b) Non-soul
c) Fruition of karmas
d) a and b above — Ans - a

170. A goldsmith makes ornaments but enjoys the act of making it. This statement shows:
a) Practical point of view
b) Real point of view
c) Both a and b
d) Sublime point of view — Ans - a

171. Paint when applied to wall remains as chalk. This statement shows:
a) Practical point of view
b) Real point of view
c) Both a and b
d) Sublime point of view — Ans - b

172. Paint when applied to the wall, changes the colour of the wall. This statement shows:
a) Practical point of view
b) Real point of view
c) Both a and b
d) Sublime point of view — Ans - a

173. Form the real point of view, indentify the true statement:
a) Self is the actor
b) Self is the action
c) Self is the enjoyer and enjoyed
d) All the above — Ans - d

174. The practice of renunciation, confession and repentance is known as:
a) Renunciation (Pratyakhyana)
b) Confession (Alocana)
c) Right conduct (Charitra)
d) Repentance (Patikramana) — Ans - c

175. To keep self away from present psychic states being evil karmas is known as:
a) Renunciation (Pratyakhyana)
b) Confession (Alocana)
c) Right conduct (Charitra)
d) Repentance (Patikramana) — Ans - b

176. To keep self away from previous karmas is known as:
a) Renunciation (Pratyakhyana)
b) Confession (Alocana)
c) Right conduct (Charitra)
d) Repentance (Patikramana) — Ans - d

177. To keep self away from future bondage of karmas is known as:
a) Renunciation (Pratyakhyana)
b) Confession (Alocana)
c) Right conduct (Charitra)
d) Repentance (Patikramana) — Ans - a

178. How is supreme bliss attained?
a) By reading Samayasar
b) By understanding tattva and meaning of Samayasar
c) By holding to the truth of the Samayasar
d) All the above — Ans - d

OTHER PUBLICATIONS OF THE DEPARTMENT OF JAINOLOGY

1. ***Lectures on Jainism***
   Dr. Nathmal Tatia, Ladnun

2. ***Jaina Logic***
   Dr. Bhagchandra Jain Bhaskar, Nagpur

3. ***An Introduction to the Uttarajjhayana***
   Dr. R.P. Poddar, Patna

4. ***Aspects of Jaina Philosophy***
   Dr. Jayendra Soni, Germany

5. ***Acharya Kundakunda and Jaina Philosophy***
   Dr. Jayanti Lal Jain, Chennai

6. ***Facets of Jainism***
   Editor : Dr N.Vasupal, Chennai

7. ***Environmental Awareness in Jainism***
   Dr. Geeta Ramanujam, Bangalore

8. ***Jaina Ethical Works***
   Editor : Dr N.Vasupal, Chennai

9. ***Essays on Indian Philosophy***
   Editor : Dr N.Vasupal, Chennai

10. ***An Analytical Study of Upamiti-Bhava-Prapanca-Katha***
    Dr. Priyadarshana Jain

11. ***Non-violence, Compassion and Instrumentality***
    Editor : Dr. Jayanti Lal Jain, Chennai

12. ***Pure Soul and its Infinite Treasure***
    Dr. Jayanti Lal Jain, Chennai

About the Author



Dr Jayanti Lal Jain was born in Rajasthan. India, 1949. Ph. D. in Economics from Oklahoma State University, USA, in 1980. Ph. D in Jainology from University of Madras – 2006. M A Economics in Wichita State University, USA, in 1976. Gold Medalist in MA Economics from the University of Udaipur in 1971. B A from the University of Udaipur in 1969 in First Class.

Professor and Director, Center of Philosophical Sciences, Mangalayatan University, Aligarh. Professor Emeritus at Department of Jainology, University of Madras (August 2009- August 2010). Advisor, Corporation Bank (2010-2011). Retired from the services of Indian Bank, Chennai as Chief Economic Adviser/General Manager (1982-2009) and headed Planning and Research Department of the Bank, besides heading many administrative functions. Member of various High -Level Committees in the Bank and at Industry (all India) level. Consultant, Administrative Staff College of India, Hyderabad,1981-82. Consultant Development Research Centre, World Bank, Washington, USA, 1978-1979. Faculty at University of Delhi. (1971-75)

Written more than 100 articles on Jainology, Economics, Banking and Finance which have been published in various Journals, Periodicals, Souvenirs, Conference Papers. Publication of Books - Acharya Kundakunda and Jain Philosophy; Non-violence, Compassion and Instrumentality (Edited); Pure Soul and Its Infinite Treasure; Co-authored a book on Bank Prabhandhan ke Siddant, published by South based Banks Association.

Teaching experience of more than 25 years. Delivers lectures on Jain Philosophy in various places in India and abroad which are popular, inspirational and appreciated by all. Organized, presented papers and participated in many National and International conferences in Banking/ Finance and Jainism.



Price: ₹ 200/-